

TOWN OF SAN ANSELMO
HOUSING ELEMENT UPDATE

ADOPTED JUNE 13, 1995

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**TOWN OF SAN ANSELMO
HOUSING ELEMENT UPDATE**

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June 13, 1995

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INTRODUCTION

The Housing Element is one of the seven State-mandated elements of the Town of San Anselmo's General Plan. California Government Code # 65583 requires that a housing element....

"....shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, and quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The Housing Element shall identify adequate sites for housing, including rental housing, factory-built housing and mobile homes, and shall make adequate provision for the existing and projected needs of all economic segments of the community."

The Housing Element was last revised and adopted in December, 1984 in conformance with State law. This Element is an update of the 1984 effort and fulfills the 1990 State law housing element requirements. The Town has sought to involve all segments of the San Anselmo community in the preparation of the Housing Element update. Public workshops were held on October 18 and November 15, 1993 to discuss housing issues and policy direction. San Anselmo residents were notified via the Ross Valley Reporter, as well as through posting and other publicized notices. The Preliminary Draft Housing Element will be reviewed by the State Department of Housing and Community Development after which a revised Draft Housing Element will be the subject of several public hearings before the San Anselmo Planning Commission and Town Council.

Marin County has the highest housing costs and the slowest growth rate in the Bay Area. This condition affects the community of San Anselmo and the Town's economic vitality in terms of providing housing for young families, workers, the elderly on fixed incomes and single-parent families. The summary below highlights some of these specific needs.

Major highlights of San Anselmo's housing are as follows:

- Between 1988 and 1993, San Anselmo added 50 new housing units; 5 were lost to fire for a net change of 45 housing units.
- A total of 190 building sites remain, which could generate as many as 231 new units. About 97% of the building sites are zoned for single family homes.
- Housing prices for single-family homes in Marin County rose significantly between 1985 and 1991. According to the Marin Association of Realtors, the San Anselmo average home price rose from \$201,159 in 1985 to \$382,789 in 1991, (a 90% increase).
- Like most communities in the Bay Area, the home prices in Marin County have dropped since 1991. This decrease has been more significant for higher priced homes than the more "affordable" starter homes in the \$225,000 to \$350,000 range. On August 17, 1993 an article in the San Francisco Chronicle stated that Marin median home prices peaked during the second quarter of 1990 and declined 9.4% by the first quarter of 1993.
- Households with children comprised about 23% of all households in San Anselmo in 1990. Of those, about 20% were headed by a single mother and 2% were headed by a single father.
- Approximately 13% of the Town's residents are over 65 years of age, compared to about 12% of the population countywide.
- The number of school-age children in San Anselmo declined 16% between 1980 and 1990. San Anselmo is losing school-age children at a faster rate than the County as a whole.

EXISTING HOUSING CONDITIONS AND NEEDS

Brief Profile of San Anselmo Housing

San Anselmo is a small residential community of older neighborhoods established before World War II and during the post-war subdivision boom. Many of its residential neighborhoods are perched on hillsides along narrow streets. The Town has a pleasant and balanced mixture of housing types and architectural styles.

Based on the 1988 San Anselmo General Plan, the Town has reached approximately 96% of buildout (its maximum residential development potential). Because of topography, new housing construction generally will be confined to small, steep sites zoned for single family dwellings, in addition to a few available in-fill sites and areas suited for redevelopment.

Based on 1990 U.S. Census information, Marin County contained 519.8 square miles and a population of 230,096; the population density was 443 people per square mile. The Town of San Anselmo was the third most densely populated community in Marin County after Sausalito and Belvedere, with a population of 11,743 in 2.8 square miles (4,194 persons/sq. mi.).

According to the California Department of Finance, the Town's population in 1992 was 11,933 and the total number of housing units in San Anselmo was 5,332. Average household population was 2.3 in 1992.

The 1990 U.S. Census reveals the fact that Marin County has the most expensive housing of all Bay Area Counties. In 1990, the Marin County median home was \$354,200 and the median rent was \$763. San Anselmo's median home price was \$334,400 and the median rent was \$719, in 1990. During the same time, according to the Bay Area Council, the Bay Area median home price was \$245,850 and median rent was \$755.

Population Changes

According to the "ABAG Projections '92" report, between 1980 and the year 2010, Marin County's population is projected to increase by 18%, from 222,568 in 1980 to 262,750 in 2010, with most of the growth occurring in the Novato area. This increase in population and local jobs, and a slight decline in the average household size will continue to create a need for more housing units. The County's average household size has steadily declined from 3.4 persons per household in 1950 to 2.33 persons per household in 1990. As household size decreases, there is a need for proportionally more housing units to house the same population. Future projections for the County are shown below.

MARIN COUNTY DEMOGRAPHIC PROJECTIONS: 1990-2010

	1990	2000	2010
Population	230,096	254,150	270,050
Households	95,006	105,240	113,150
Av. Household Size	2.33	2.32	2.29
Jobs	103,030	121,620	133,930
Population/Jobs Ratio	2.2/1	2.1/1	2.0/1

Source: ABAG Projections '92.

Recent trends show that San Anselmo's population has been declining and is expected to continue to decline for the next twenty years. Between 1980 and 1990 San Anselmo's population decreased 3.4% from 14,420 to 13,929. During this same time, the actual number of households increased only



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slightly from 5,874 in 1980 to 5,890 in 1990. The following table shows future projections, including the Sleepy Hollow area, which is in the Town of San Anselmo sphere of influence.

SAN ANSELMO DEMOGRAPHIC PROJECTIONS: 1990-2010
(includes Sleepy Hollow area)

	1990	2000	2010
Population	13,929	14,000	13,900
Households	5,890	5,980	6,000
Persons Per Household	2.36	2.32	2.30
Jobs	3,100	3,300	3,710
Population/Jobs Ratio	4.49/1	4.24/1	3.75/1

Source: ABAG Projections '92.

In comparison with the County, San Anselmo's 1990 population included slightly fewer younger people (under 35) and slightly more older people (35 and older) as a proportion of the population. The following table sets forth the age distribution of San Anselmo residents in 1990 as compared to Marin County as a whole:

1990 AGE DISTRIBUTION SAN ANSELMO AND MARIN COUNTY

Age/ Population	San Anselmo Number	San Anselmo %	Marin County Number	Marin County %
Under 15	1,888	16.1%	37,102	16.1%
15-19	573	4.9%	11,234	4.9%
20-34	2,355	20.0%	52,488	22.8%
35-54	4,509	38.4%	79,933	34.7%
55-64	904	7.7%	21,170	9.2%
Over 64	1,514	12.9%	28,169	12.2%
Total	11,743	100%	230,096	100%

Source: 1990 U.S. Census Summary Tape File 3A.

Household Income

San Anselmo has historically had a slightly lower median household income than the County as a whole. According to the 1989 U.S. Census, the proportion of the Town's employed residents who held traditionally higher paying professional or managerial positions (46.6%) closely matched the percentage for the County.

The following chart indicates that the San Anselmo mean household income is expected to remain below the County's mean household income through the year 2010.

PROJECTED MEAN HOUSEHOLD-INCOME: 1980-2010
(in constant 1990 dollars)

Year	San Anselmo	Marin County	Bay Area
1980	\$52,472	\$59,419	\$45,100
1990	67,212	73,412	56,000
1995	71,700	78,600	59,500
2000	79,300	86,400	64,400

Source: ABAG Projections '92.

Employment

According to ABAG's Projections '92, the number of jobs in San Anselmo was 3,100 in 1990 which represents less than 3% of the total number of jobs in Marin County (103,030). Of the jobs in San Anselmo, 75% were retail and service jobs.

ABAG's forecast for San Anselmo shows the number of jobs increasing until the year 2010. The 2010 projection for San Anselmo is a total of 3,710, a 20% increase in the Town's jobs. Most of these jobs will be in the service and retail sectors, strengthening the already dominant position of this sector in San Anselmo. This trend is consistent with other residential communities in the Bay Area. Given the limited sites available in San Anselmo for business expansion, the ABAG forecast may be higher than actual economic growth in San Anselmo. However, the newer trend toward increasing home occupations could provide an increase in local jobs.

Housing Stock

Figures from the California State Department of Finance indicate that the number of housing units in San Anselmo in 1980 was 5,294. The 1980 figure increased to 5,297 in 1985, and 5,300 in 1990. Town of San Anselmo building permit data indicates that between 1988 and 1993, San Anselmo added 21 single-family detached dwellings, 22 single-family attached units, 7 second units, and lost 5 single-family units to fire. In 1992, San Anselmo had 77% single family units and 23% multi-family structures. The following chart shows the current total for housing units in San Anselmo.

SAN ANSELMO HOUSING UNITS: 1992

<u>Housing Units</u>	
Single-family	4,092
Multi-family	1,233
Other (Mobile Homes etc.)	5
Total Units	5,330

Source: CA Department of Finance, April 29, 1992.

The current trend in San Anselmo is to increase the size of existing housing units. Because of the limited potential for construction of new housing and the increase in property taxes with the purchase of new, higher priced homes, many "upwardly mobile" or expanding families are choosing to remodel their existing homes. Home improvements typically consist of restoration, remodeling and expansion. This trend is depleting the supply of smaller, more affordable housing in San Anselmo.

Between 1980 and 1990, the number of housing units in San Anselmo increased by 8.5%. The number of two and three bedroom units decreased by 4.13% and the number of four or more bedroom

units increased by 34.48%. The following chart illustrates the housing stock trends in the Town of San Anselmo.

1980-1990 BEDROOMS PER UNIT

	None-One Bedroom	Two-Three Bedrooms	Four or More Bedrooms
<u>1980 San Anselmo</u>			
# Units	937	3,797	551
% Units	17.73%	71.85%	10.43%
<u>1990 San Anselmo</u>			
# Units	949	3,640	741
% Units	17.8%	68.3%	13.9%

Source: 1980 and 1990 U.S. Census.

According to the 1990 U.S. Census, 60% of Marin County residents lived in their own home. San Anselmo owner occupancy was 66%. San Anselmo owner occupancy increased between 1980 and 1990 by 23%. During the same time period, the number of renter occupied units decreased 26%.

SAN ANSELMO HOUSING TENURE

	Renters	Owners
1980	1,813	3,289
1990	1,766	3,364
Percent Change	2.59 (decrease)	2.28 (increase)

Source 1980 and 1990 U.S. Census.

Housing Conditions

San Anselmo is one of the oldest communities in Marin and consequently has a large number of older housing units; 38.2% of the Town's housing units are over 50 years old. Most of the Town's older units are concentrated around Downtown and main arterials: Sir Francis Drake Boulevard, Red Hill Avenue and Center Boulevard. The following chart indicates the age of San Anselmo's housing stock.

AGE OF THE SAN ANSELMO HOUSING STOCK: 1990

Years of Age	Number	Percent
1-10 Years Old (1980-1990)	202	3.8
11-20 Years Old (1970-1979)	353	6.6
21-30 Years Old (1960-1969)	850	15.9
31-50 Years Old (1940-1959)	1,891	35.5
More than 50 Years Old	2,034	38.2
Total	5,330	100

Source: 1990 U.S. Census.

The Town of San Anselmo Planning Department performed a windshield survey of housing conditions in February, 1993. The survey rated housing conditions in one of three categories:

1. "Good" Condition: The building is basically sound, with no defects or only minor defects and is not a visual eyesore.
2. "Fair" Condition: The building is in need of rehabilitation, but with relatively minor repairs could be restored to a standard condition.
3. "Poor" Condition: The building is so structurally unsound that it creates a health and safety hazard and/or visual eyesore.

Most San Anselmo neighborhoods are visually appealing, well established and well maintained. Many homes are being remodeled. The following table indicates that nearly all (99.1%) of San Anselmo homes are in good condition.

**CONDITION OF SAN ANSELMO'S HOUSING STOCK
1993 WINDSHIELD SURVEY RESULTS:**

<u>Rating</u>	<u>Number of Units</u>	<u>% Units</u>
Good Condition	5,283	99.1%
Fair Condition	47	0.9%
Poor Condition	0	0%
Total	5,330	100%

Source: Town of San Anselmo Planning Department, "1993 Windshield Survey of San Anselmo Housing Conditions" and California Department of Finance, Report E-5, 1993.

Housing Prices

The Town of San Anselmo is part of the Marin County housing market. Existing constraints and future conditions county-wide will affect housing needs, prices, and affordability in San Anselmo. Some of the existing constraints are zoning, traffic congestion, open space acquisition, neighborhood opposition to new housing development, limited infrastructure capacity, topography, etc. Like much of the Bay Area, the Marin County housing market recently saw dramatic inflation, followed more recently by price declines and currently price stabilization.

The sales price of housing increased significantly over the past decade, although it has dropped somewhat during the past two years. According to the 1990 U.S. Census, the median sales price for a single-family home in San Anselmo was \$334,400 up 151% from the 1980 figure of \$133,500. The median home price for the County was \$354,200 up 135% from the 1980 figure of \$151,000. Median rents in San Anselmo increased 126% between 1980 (\$318) and 1990 (\$719).

Although slightly higher, figures compiled by Marin Association of Realtors also indicate a dramatic increase in the price of single-family homes in San Anselmo. According to this source, the *average* single-family home sales price was \$185,854 in 1980 and \$380,041 by 1990; this represents a 105% increase over the ten year period.

**1980-1990 MEDIAN HOME VALUES/RENTS:
CALIFORNIA, MARIN COUNTY, SAN ANSELMO
AND SELECTED MARIN COUNTY CITIES**

Location	SALES			RENTS		
	1980 Median Home	1990 Median Home	Percent Change	1980 Median Rent	1990 Median Rent	Percent Change
California	\$84,700	\$195,500	131%	\$253	\$561	122%
Marin County	\$151,000	\$354,200	135%	\$348	\$763	119%
San Anselmo	\$133,492	\$334,400	151%	\$318	\$719	126%
San Rafael	\$148,330	\$342,700	131%	\$304	\$691	127%
Larkspur	\$193,582	\$436,000	125%	\$380	\$842	122%
Corte Madera	\$140,029	\$346,000	147%	\$383	\$923	141%
Fairfax	\$120,947	\$279,800	131%	\$327	\$698	113%

Source: 1980 and 1990 U.S. Census.

The Bay Area Council reports that in the early 1980's, construction of multi-family housing increased dramatically. As a result, rents generally were stable for several years. However, a slowdown in rental construction occurred in 1987 and 1988, causing rents to climb again. In October 1992, the Bay Area Council reported that median rents in Marin were the second-highest in the region. Median rents for a two bedroom apartment were \$930. Only San Francisco's median rents were higher at \$950.

Household Size

Decreasing average household size has had an effect on population and housing demand in the Town. It is likely that this is due to people living longer, having fewer children and the increase in rates of divorce. In 1980, San Anselmo had an average household size of 2.4 persons. The Town's average household size decreased to 2.3 in 1990 and it is projected to essentially remain stable until 2010. ABAG's Projections '92 indicate that the population of the entire San Anselmo Planning Area is expected to decrease by 488 people between 1980 and 2010 (a decrease of 3.54%). At the same time, the number of households is expected to increase by 126, an increase of 2.2%.

Overcrowding

According to the 1990 Census, San Anselmo has a total of 5,130 housing units of which 3,364 are owner-occupied units and 1,766 are occupied by renters. The mean number of persons per room is 0.42. Two or more persons occupy one room in 0.1% of all San Anselmo housing units, indicating that San Anselmo does not have an overcrowding problem. In comparison, Marin County has two or more persons per room in 0.5% of housing units. Due to the very small number of overcrowded households in San Anselmo, no new Housing Element programs are necessary.

PERSONS PER ROOM BY TENURE

Persons Per Room	Total Occupants	Owner	Renter
Total Units	5,130	3,364	1,766
0.5 or less	3,871	2,690	1,181
0.51 to 1.0	1,188	650	538
1.01 to 1.5	46	18	28
1.51 to 2.0	22	6	16
2.01 or more	3	0	3

Source: 1990 U.S. Census.

Vacancy Rate

The percentage of housing units that are vacant provides a measurement of housing supply and demand. ABAG's housing studies indicate that a 4.5% to 5.0% vacancy rate indicates a good balance of supply and demand in the housing market. High demand and short supply results in high purchase prices and rents, which most severely impact lower income households, people with fixed incomes, families with children and other special needs groups. While not meeting this ideal housing vacancy rate, San Anselmo has seen some improvement in housing availability since 1980, a consistent trend among its neighboring communities. Average household size and vacancy rates, determined by the California Department of Finance, are shown in the following chart.

PERCENT VACANT UNITS AND AVERAGE HOUSEHOLD SIZE: 1980, 1990, 1992

Jurisdiction	Percent Vacant Units			Average Household Size		
	1980	1990	1992	1980	1990	1992
San Anselmo	3.46	3.75	3.68	2.34	2.27	2.31
San Rafael	2.31	3.99	3.97	2.32	2.31	2.35
Larkspur	3.04	4.09	3.64	2.01	1.90	1.92
Sausalito	4.10	6.51	6.55	1.76	1.75	1.77
Corte Madera	2.16	3.77	3.65	2.50	2.31	2.33
Fairfax	5.27	4.12	3.98	2.26	2.24	2.27
Novato	2.99	2.91	3.00	2.77	2.60	2.63
All of Marin County	4.24	4.76	4.66	2.43	2.33	2.36

Source: California Department of Finance. Report E-5; 1980, 1990 and 1992.

Housing Affordability

Much of the housing for sale or rent in San Anselmo is priced beyond the means of current residents. San Anselmo housing affordability is driven by several previously mentioned factors.

- San Anselmo's household income was \$21,153 in 1980 and \$44,770 in 1990, representing a 112% increase in median household income. San Anselmo's median household income is low relative to the County as a whole. In 1990, San Anselmo's median income was 9% below the county median income of \$48,544.

- The price for a home in San Anselmo has increased. In 1985, the average sales price for a single-family home in San Anselmo was \$201,159. In 1990, the cost of the average home was \$380,041. The difference of \$178,882 represents an 89% increase over a five year time period.
- Average household size has and is continuing to decrease slowly. Household size in 1980 was 2.34 and 2.31 in 1990.
- Recent housing production has slightly favored multi-family dwellings. In 1985, 77.4% of San Anselmo homes were single-family and 22.6% were multi-family. In 1992, 76.8% were single-family and 23.1% were multi-family.
- San Anselmo's population is aging; 59% of the population is over 35 years of age.
- San Anselmo is one of the few Marin County communities which has rent control on use permitted second units. Initial rents were based on 65% of Marin County median income. Adjustments, based on the consumer price index, are made annually by the Town Council.
- 20% of San Anselmo households with children are headed by single mothers.

During the last decade, income growth did not keep pace with the increasing cost of housing. New homes built in San Anselmo as well as home remodels have resulted in an increase in larger, more expensive homes; however, the housing needs of the aging population and single parents, are for smaller, less expensive housing options. Interestingly, the 1990 U.S. Census shows that 60.3% of the Town's 3,364 owner-occupied homes are occupied by one or two persons. Of the 1,766 renter-occupied units, 74.1% are occupied by one or two people. Most of San Anselmo's housing units (82.2%) have 2 or more bedrooms.

Income Related to Housing Costs

For many years, state and federal housing cost guidelines assumed that no one should pay more than 25% of their income for housing. As housing costs rose in the late 1970's, this figure was raised to 30% for renters and 35% for buyers.

The 1990 U.S. Census indicates that San Anselmo's distribution of household income has a greater proportion of lower and moderate income households than the County. As required by statute, the definition of "lower income family" is based on 80% of the median income of the area, with adjustments for smaller and larger families. The "very low-income family" income limits are based on 50% of the median, with adjustments for family size.

The following table presents 1989 income distribution for households in San Anselmo and Marin County.

1989 HOUSEHOLD INCOME: MARIN COUNTY AND SAN ANSELMO

Household Income	San Anselmo	Percent San Anselmo	Marin County	Percent Marin County
Less than \$5,000	158	3.1%	1,954	2.1%
\$5,000-\$9,999	331	6.4%	4,031	4.2%
\$10,000-\$24,999	936	18.1%	15,264	16.0%
\$25,000-\$49,999	1,474	28.4%	27,520	28.9%
\$50,000 and over	2,286	44.1%	46,464	48.8%
Median Income	\$44,770	100%	\$48,544	100%
Total # Households	5,185		95,233	

Source: 1990 U.S. Census.

The Marin Association of Realtors quotes the 1991 median sales price for a home in San Anselmo to be \$382,789. According to the "more conservative figures" released by the Marin County Assessor's Office, in 1991 the median home sale price for San Anselmo was \$329,000. Assuming the March, 1993 interest rate of 8% on a 30-year fixed loan and a 20% down payment, to purchase a median priced home of \$329,000, a buyer would need \$65,800 for the down payment, and a monthly income of \$7,000. The buyer's monthly payments would be \$1,931 plus approximately \$342 for taxes and \$45 for insurance; a total of \$2,318 in housing costs for a month or \$27,816 for a year. The annual income required for this buyer would be approximately \$84,000. If the housing unit was a condominium or in a Planned Unit Development, the buyer could expect an additional cost of approximately \$150 per month for homeowner fees and insurance.

Rents in San Anselmo are also high in relationship to household income. As previously stated, the median gross rent in San Anselmo was \$790 according to the 1990 U.S. Census. The Marin Independent Journal (January 30, 1994) showed that house rentals were available for a low of \$1100 per month for a one bedroom cottage to a high of \$1,950 per month for a four bedroom, three bath house. Apartment rentals ranged between \$575 for a studio to \$1300 for a three bedroom, two bath apartment. Shared rentals were available for \$350 to \$500 per bedroom per month plus utilities.

Based on the 30 percent-of-income standard, house, apartment and shared rentals would require incomes of \$14,000 to \$78,000 per year. With a median income for San Anselmo households of \$44,770, it appears that rental units, although high in relationship to income, are not as far out of line as the monthly cost of purchasing a home. However, most renters in the lower income ranges are overpaying for their housing. The following table shows the number of households who spent more than 30 percent (renters) and more than 35 percent (homeowners) of their income on housing in 1990.

**HOUSEHOLDS OVERPAYING FOR HOUSING:
SAN ANSELMO, 1989**

<u>1990 Income</u>	Renter (30% of Income)		Owner (35 % of Income)		Total Number Overpaying	Total Percent Overpaying
	Number Overpaying	Percent Overpaying	Number Overpaying	Percent Overpaying		
\$9,999 and Less	248	90.5%	88	57.5%	336	75.0%
\$10,000-\$19,999	303	89.4%	56	19.1%	359	73.9%
\$20,000-\$34,999	328	66.0%	151	37.0%	479	98.7%
\$35,000-\$49,999	93	30.0%	178	41.2%	271	55.8%
\$50,000 and More	9	2.6%	281	15.6%	290	59.7%
Total Overpaying	981	55.6%	754	24.4%	1,735	34.4%

Note: San Anselmo Total Households: Renters, 1,766; Buyers, 3,089.

Source: 1990 U.S. Census, Summary Tape 3A, May 1992, pg. 17 & 18.

The table shows that 55.6% of the Town's total rental households paid more than 30% of their income on housing; 71.4% of low and very low income households (less than \$34,999 annual income) overpaid for housing. Of the homeowners in San Anselmo, 24.4% paid more than 35% of their income for housing (while 35% of low and very low income homeowners, not renters, overpaid for housing).

The table illustrates that rental rates are generally affordable for households earning 100% or more of the \$44,770 San Anselmo median income. For people who earn less than median income, the problem of finding rental units is two-fold: lack of affordability and lack of availability. Limited supply and increasing demand countywide have caused rents to increase significantly over the past four years. Rental affordability will be significantly affected if this trend continues.

SUMMARY OF HOUSING NEEDS AND ISSUES

Special Need: Elderly Housing

San Anselmo's percent of elderly residents is comparable to that of the County: 12.9% compared to 12.2% countywide. The proportion of elderly residents is expected to increase by 2010 since 59% of San Anselmo's residents are presently 35 years and older. Elderly people occupy 1,016 households in San Anselmo. About 5% of the Town's population in 1990 was over 75 years of age; of these households, 19.8% are renting and 80.2% own their homes.

The increasing longevity of elderly people and the increasing number of elderly in the Marin County and San Anselmo population will create greater demand for affordable housing. Additionally, as the population ages, there is need for specialized housing for the elderly such as congregate housing, life care services and group care facilities.

The elderly are often limited by a fixed income which can contribute to two additional problems: 1) being "trapped" in large houses due to property tax and house payment increases which would result from obtaining substitute smaller housing units; and 2) having limited resources for home improvements to maintain or rehabilitate older homes. Additionally, mobility, hearing, and vision may be impaired as people age. This necessitates expensive home retrofits or moving to accommodations which meet the needs of their particular handicap.

Special Needs: Households Headed by Women

The 1990 U.S. Census revealed 5,185 households in San Anselmo. 406 of these householders were females with no husband present. 279 of San Anselmo households were headed by females with children under the age of 18 and no husband present. 32 householders were males with children younger than 18 years of age and with no wife present.

In 1990, the financial status of households headed by women was the lowest in the Town. The mean income of female householders with children under 18 years was \$21,505, as compared to male householders with no wife present and children under the age of 18, who had a mean income of \$40,817. Married-couple families with children under the age of 18 had a mean income of \$77,147.

Women in the housing market, especially the elderly and single parents, face significant difficulties finding appropriate housing. According to a 1983 report prepared by the Marin County Commission on the Status of Women, this has several implications: both owner and rental units are extremely expensive relative to the low incomes earned by most women; landlords may discriminate against women with children; there is a need for specialized services to assist women, such as elder care services or day care for working mothers with young children; and as previously mentioned, elderly women are often "trapped" in a house that is too large and expensive to maintain.

Special Needs: Disabled Person Housing

According to the Marin Center for Independent Living, a resource and referral service for handicapped people, there was a waiting list of about 550 people countywide in January, 1994 for Section 8 housing for the physically disabled. The Marin Center for Independent Living also indicated that the waiting list has been closed for two years and they estimated that there are actually about 700 disabled people in need of housing. According to the 1990 U.S. Census, persons with a work disability totaled 803 or 8.3% of the Town's work force (16 and older). However, 223 or 27.8% of those disabled persons were still in the work force. Over 99% of the Town's disabled residents had a mobility limitation because of their disability. The needs of the elderly and the disabled overlap as 47.1% of San Anselmo's disabled residents were 65 years or older.

As the proportion of elderly in the Town's population increases, provision of housing accessible to those with mobility limitations will become more important. Flat sites where curb cuts and building access can be provided are ideal locations for this housing type. Additionally, consideration should be routinely given to handicapped dwelling conversion (or adaptability) in new construction projects.

Special Needs: Larger Family Housing

Large families and large households, with 5 or more persons, have special housing needs. Based on 1990 U.S. Census data, there were 226 (4.4% of total) such households in San Anselmo. Census data indicated that of the 5,130 occupied housing units in San Anselmo, 736 (14.4%) have four or more bedrooms.

Most of the homes in San Anselmo are single family dwellings and most of them have less than four bedrooms. Because single family dwellings are typically affordable to families earning median income and above, high cost as well as limited supply could pose a dilemma for large families and large households.

Family housing at below market rates is needed in San Anselmo if the Town expects to meet the needs of its diverse population. As existing units are sold at higher and higher prices, the Town's "affordable" housing stock will be diminished over time.

There is a need for more rental housing for large households and families. San Anselmo's housing stock consists of 14.4% large units (four or more bedrooms); of these 13.2% were owner occupied; 1.1% were occupied by renters; and 0.1% were vacant. Condominium conversions which reduce the

supply of rental housing should be strongly discouraged and construction of larger rental units which would be affordable to low and very low income households should be encouraged.

The existing Section 8 rent subsidy program and subsidies from the Rebate for Marin Renters Program provide important subsidized rental units. Continued funding for the Rebate program offers additional rental subsidy units and provides an excellent approach with the Section 8 program. These programs are discussed in the "Housing Programs and Policies" section of this Housing Element.

The Marin County Housing Authority's Multi-family Rental Housing Bond Program makes funds available for new construction of rental units, 20% of which must be rented to low-income households for 10 years. While this financing program has potential in San Anselmo, ways to prevent or mitigate tenant displacement due to loss of future subsidies should be considered when the City approves such projects. To date, San Anselmo does not have rental housing which was generated through the Housing Bond Program.

Limited equity cooperatives provide an effective way to control the price of housing while providing an ownership option. Cooperatives can be structured to meet special needs, such as for single parents, etc.

Special Needs: Homeless

In recent years, housing for the homeless has become a more recognized need nationwide as well as throughout Marin County. California law now requires that local housing elements address the housing needs of the homeless. Currently, County housing for the homeless is provided on an emergency shelter basis by various churches. The Housing Center of Marin, a non-profit organization which coordinates emergency shelter for the homeless, estimates that at any one point in time there are between 300 and 500 homeless people in Marin County. However, some estimates of the homeless population are as high as 2,000.

San Anselmo has an abused women's shelter, which accommodates 16 women and children. Additionally, The Marin Housing Center currently operates the following permanent emergency shelters in San Rafael and Novato which are the closest facilities to San Anselmo: 1) Emergency Shelter, East San Rafael, with 40 dorm-style beds; 2) Transitional Housing Program, San Rafael, with 20 beds for families, elderly and disabled; 3) Voyager/Carmel Program, San Rafael, with 20 beds in rooms for single-occupants, serving the mentally disabled; 4) Marin Abused Women's Services, serving 20 women as well as their children and 5) Winter Multi-service Center, Hamilton Field, Novato (replaced the Armory, Civic Center) has a 60 bed capacity.

Based on a discussion with the San Anselmo Police Chief, there is one homeless person known to live in San Anselmo throughout the entire year. During the summer months, the number of homeless people typically increases, however it still totals less than ten people.

A Countywide Homeless Working Group is currently working on the long-term needs of the homeless within Marin County. The primary recommendations of the Countywide Homeless Working Group, as of March, 1990, include: 1) establishment of year-round permanent facilities dispersed throughout the County; 2) establishment or expansion of "drop-in" centers with case management and service referral programs; and 3) establishment of a permanent committee on the homeless.

Based on current best estimates of the local homeless population, the County as a whole has not met the need for emergency shelter of the homeless. In January, 1994, the County of Marin Hamilton Field Shelter was opened. The shelter serves 60 to 75 homeless adults. Only people willing to commit to a treatment program are admitted and it does not accommodate families and the mentally ill.

The Town's Zoning Ordinance does not establish impediments per se for construction of transitional housing and emergency shelters. Rather, the Ordinance is silent about these uses. The Ordinance establishes a mechanism for the Planning Director to make a "use determination" when proposed uses

are not specifically identified in a given zoning district. The Planning Director's right to make a "use determination" is not pre-empted by California State Law. Thus, like neighboring communities such as San Rafael, the Planning Director would consider whether a proposed use such as transitional housing would be permitted outright or would require a use permit.

Small transitional housing projects with 6 or fewer individuals would be suitable in R-1 zones. Larger projects would be most suitable for consideration in the R-3, P, C-1 and C-2 zones with use permits. To date, the Town of San Anselmo facilitated County efforts to develop transitional housing and homeless housing by contributing \$938 to the Marin Commission on Homelessness budget during 1991-93. The abused women's shelter, mentioned earlier in this section was established in an R-1 district in 1991.

SAN ANSELMO'S SHARE OF REGIONAL NEED FOR LOW INCOME HOUSING

State law requires that the regional need for low income housing, as determined by ABAG, be allocated among all Cities and Counties in such a way as to "avoid further impacting of localities with relatively high proportions of lower-income households." ABAG's allocation method averages the existing income range of a city's households with the same figures for the county and region. Those cities with above-average numbers of lower-income households are allocated a slightly smaller percentage of the new lower-income housing unit needs. Cities with more affluent populations are expected to provide higher numbers of new lower-income housing units.

The methodology for assigning regional housing need shares has been changed somewhat to give more weight to the actual capacity of a city for new development given available land, zoning regulations and land use restrictions and the possibilities for changing any of these. The following table shows ABAG's projected housing need for San Anselmo during 1988-1995.

Marin County's median income for 1993 was \$54,300 per year. ABAG defines the income categories as follows: very low-50% of median income (\$27,150 or less); low- 65% of median income (\$35,295); moderate-80% of median income (\$43,440) and above moderate-120% of median income (\$65,160).

**SAN ANSELMO'S
PROJECTED HOUSING NEED BY INCOME CATEGORY**

Total Projected Need	Very Low (50% of Median)	Low (65% of Median)	Moderate (80% of Median)	Above Moderate (120% of Median)
47	9	8	9	21

Source: "ABAG Housing Needs Determination," January 1989.

Between 1988 and 1993, 43 new housing units were constructed in San Anselmo exclusive of second units. During this period, 11 second units were approved. These units, under the Town's ordinance, are subject to rent control and are a source of low-income housing. It should be noted that 4 of the 11 units were pre-existing illegal units which became legalized. Thus, 7 units were new construction.

As of 1994, the Town has satisfied its projected housing need for very low, low and above moderate-income households. Approval of the 13-unit North Bay Rehabilitation housing project in 1994 exceeded the target of 9 very low income units. The low-income category was satisfied through the provision of second units. In 1994 three moderate income units were approved, two of these units are 1-bedroom apartments above commercial buildings (574 San Anselmo Avenue and 224 Sir Francis Drake Boulevard). The third unit is the manager's unit for the North Bay Rehabilitation project. In 1988 two below market rate units in the 22-unit Sohner Court project were approved. Therefore one-

half of the projected moderate-income need has been met. The remaining needed units are expected to be developed in the same manner as these units: small units constructed over commercial uses in the downtown and through redevelopment of certain sites for higher density housing or mixed use. The most likely site for additional moderate income housing development during the planning period is the Lincoln Avenue Garbage Company. This site is discussed further below. (See Redevelopment Opportunities).

RESTRAINTS ON SOLUTIONS TO HOUSING NEEDS

Governmental Restraints

Limitations on a city's overall ability to meet housing needs are sometimes found in governmental controls, such as performance standards, zoning, fees, executions, and code enforcement. These factors can apply not only to the production of new housing, but also to the remodeling, rehabilitation or maintenance of existing housing.

This section examines San Anselmo's land use regulations, zoning densities, project review procedures and permit fees, code enforcement, property tax rates, and other zoning requirements to assess their impact on providing housing units.

Land Use Patterns and Restrictions

San Anselmo's land use designations, as identified in the Zoning Ordinance, have been relatively stable for many years. The dominant designation is single family residential (R-1). Between 1985 and 1990, two San Anselmo lots were re-zoned for higher intensity: 22 Magnolia Avenue was rezoned from R-1 to Professional, and 705 San Anselmo was re-zoned from R-1 to R-2/C-2, thus allowing for higher density and commercial use.

Of the four commercial zoning districts, two (C-L and C-3) exclude residential use. These zoning districts are primarily located along the major thoroughfares of Sir Francis Drake, San Anselmo Avenue and the Miracle Mile/Greenfield Avenue where residential use was historically not considered appropriate due to noise and safety impacts.

Zoning Densities

The existing residential density in older developed areas of San Anselmo is approximately 6-12 units per acre, a density that would be considered relatively high in outlying areas. For instance, typical suburban subdivisions have 4-5 single-family units per acre, with townhouse developments averaging ten units per acre.

Multi-unit residential densities begin at 12 units per acre and go as high as 20 units per acre in San Anselmo, although this maximum density is seldom built partly due to the lack of available land. Second units are allowed in the R-1 zoning designations of San Anselmo with a use permit.

Zoning appears to be a constraint upon new multi-family development, especially in the two commercial districts which exclude residential use and in R-1, R-1-C and R-1-H districts where higher density (given adjacent development densities and favorable land development characteristics) might be appropriate. The following table shows the general development standards for residential units in San Anselmo.

**SAN ANSELMO
RESIDENTIAL-ZONING/DEVELOPMENT STANDARDS**

DEV. STANDARDS	R-1-H	R-1-C	R-1	R-2	R-3	P	C-1	C-2	C-L	C-3
Res. Use Allowed	yes	yes	yes	yes	yes	yes	yes	yes	no	no
SF (detached)	P	P	P	P	P	C	C	C	NP	C
SF (attached)	NP	NP	NP	P	P	C	C	C	NP	C
Multi-Family	NP	NP	NP	NP	P	C	C	C	NP	NP
Second Units	C	C	C	NP	NP	NP	NP	NP	NP	NP
Lot Area Min. (s. f.)	43,560	43,560	7,500	7,500	7,500	5,000	-	-	-	-
Units/Ac. (max. den.)	1	1	6	12	20	20	20	20	NP	NP
Lot Coverage (max.)	-	-	35%	35%	50%	50%	-	-	-	-
Stories (max.)	2	2	2	2	2	2	2	2	2	2

NOTE:

- P = Permitted Use
- C = Conditionally Permitted Use
- NP = Not Permitted
- = None or not applicable

Source: San Anselmo Planning Department, 1993.

Project Review Procedures and Permit Fees

San Anselmo processes the typical small development in three to four months from application to building permit approval. This is due to the efficiency of a small town government, the lack of an application backlog, and the fact that most public facilities are already in place.

At the time the 1985 Housing Element was adopted, San Anselmo's project review and permit fees were among the lowest in Marin County. They have been changed since then to bring them in line with those of neighboring communities and are now considered to be average for the area. Town planning fees are now based on an hourly fee to more accurately reflect the costs of individual projects. A table comparing San Anselmo's planning permit fees with surrounding cities follows.

**1994 FEE COMPARISON:
SAN ANSELMO AND MARIN COUNTY CITIES**

Jurisdiction	Variance	Use Permit	Zoning Amend	4-Lot Tentative	5+-Lot Subdiv. Final Map	Lot Line Adjst.	Initial Study	Appeals
San Anselmo	\$120	\$40/Hr.	\$40/Hr.	\$40/Hr.	\$40/Hr.	\$420	\$40/Hr.	\$100
Ross	\$300	\$300	\$300	\$500	\$400	\$300	\$100	\$50
San Rafael	\$615	\$200- \$615	\$1,050	\$2,370+ \$15/lot	\$1,160+ \$15/lot	\$325		\$75
Fairfax	\$350	\$350	\$600	\$850	\$100	\$350	\$200	\$75
Marin County	\$945	\$1,200	\$3,065	\$3,370	\$1,000	\$1,200	\$500	\$200

Source: San Anselmo Planning Department Staff.

San Anselmo is nearing build out. A total of 190 building sites remain which could generate as many as 231 new units. About 98% of the building sites are zoned for single family homes. Many of these sites are in environmentally sensitive areas, which can significantly increase the amount of time and expense to process a given development application. Approximately 40% of the building sites are

designated R1-H or R1-C and do not have public improvements on site, thus adding to the expense of development.

The Town and utility fees associated with the cost to develop an average single family home are approximately \$21,215. The fees to develop a multifamily unit are approximately \$8,726 per unit. These fees are broken down in the following table. Note: sewer, water, gas and electric figures are averages of a range which depends on individual site conditions.

**1993 APPROXIMATE
TOWN DEVELOPMENT PROCESSING
and PUBLIC UTILITIES FEES**

Permit Fee	Single Family Unit (2,500 sq. ft.)	Multi-Family Unit (1,000 sq. ft.)
School District	5,300	2,650
Design Review	350	250
Plan Check	2,565	1,026
Sewer	4,000	2,500
Water	8,000	800
Gas and Electric	1,000	1,000
TOTAL	\$21,215	\$8,226

Source: San Anselmo Planning and Building Departments,
Marin Sanitary District, Marin Municipal Water District,
and Pacific Gas and Electric, Sept. 1993.

San Anselmo does not charge development fees (e.g., traffic mitigation fees or park and recreation fees) for residential development projects. To support development of affordable housing, the Town will reduce its planning and building fees. The North Bay Rehabilitation project received a 50% planning and building fee reduction. Some examples of the building and planning fees (excluding school district fees) for recent projects are as follows: \$3,081 for a 1,863 sq. ft. single family home; \$4,849 for a 2,280 sq. ft. duplex; and \$4,385 for the 7,743 sq. ft. fourteen-unit North Bay Rehabilitation project.

Property Taxes

The effect of Proposition 13, passed in 1978, on property taxes has been substantial throughout California. Property tax rates were once a local option and had some influence on a developer's choice of where to build, as well as on housing costs. Now property taxes are fixed at the 1978 rate with increases limited to 2% a year as long as the property does not change ownership (except for voter-approved increases and pre-1978 voter approved liabilities). When a house is sold, the new purchaser is assessed property taxes based on the current value as indicated by sales price.

The overall effect of Prop. 13 means that two houses of equal market value can be assessed widely different amounts because one has sold since 1978 and the other has not. This not only creates vast inequities in taxes, but also creates significant incentives for people to stay in place, especially if they are living in houses purchased before 1978.

Parking Requirements

San Anselmo requires off street parking for all new residential development as follows: three spaces per single family dwelling in the hillside areas, zoned R1-H and R1-C; two spaces per single family dwelling in R-1; two spaces per unit in R-2 and R-3 with 3+ bedrooms; one and a half spaces per unit

in R-2 and R-3 with 2 bedrooms; one space per unit in R-2 and R-3 with one bedroom or studio; and one space per second dwelling unit. For mixed use projects the parking requirement must be satisfied for all uses unless a parking variance is granted. Generally, if a mixed use project cannot provide off-street parking, the Town supports shared parking arrangements.

Variances are also granted to reduce the overall parking requirement. For example, a new residential unit was approved over a commercial building on Sir Francis Drake Boulevard in 1994. One tandem parking space plus three parking spaces were available on site. The Zoning Ordinance required more parking, but a variance was granted permitting the existing parking to satisfy the mixed use project.

Although San Anselmo does not allow overnight street parking in the downtown area, variances or special permits for on-street overnight parking are granted by the Town. For example, in 1994, a residential unit was approved in the downtown area on San Anselmo Avenue above a commercial unit. No parking was available to the structure for either use. However, the Town granted a parking variance given the proximity of three public parking lots with an approximate total of 100 parking spaces in the downtown area. In addition, the Police Department grants parking permits to downtown residents for overnight on-street parking if the distance to a public parking lot is greater than one block. The purpose is to promote safety for downtown residents by permitting them to park close to home at night. The annual fee for this permit is five dollars.

Potential Termination of Housing Subsidies

The termination of Federal mortgage and or rent subsidies to housing developments built by the private sector is a potential threat to affordable housing throughout the country. Communities with low-income housing supported by Federally subsidized mortgages or rents that are faced with termination are required to develop programs in the Housing Element to address the needs of residents who may become displaced.

Contact with Marin County Housing Authority indicates that no housing in San Anselmo is at risk of losing subsidies to maintain affordability at this time and therefore no programs to address termination of housing subsidies are included in the 1990-95 Housing Element. However, two projects were built in San Anselmo using subsidies to promote affordability, one in 1989 and one in 1994. These projects have provisions to maintain affordability over a long time period.

In 1989, a 22-unit condominium project (Sohner Court) was approved and built. Two of the 22 units were required to be sold as below market rate units. These units have been placed under a 30-year agreement, with another 30-year roll over option, administered by the Marin County Housing Authority.

In 1994, the North Bay Rehabilitation project received approval to construct 14 units. Thirteen of the units will house very low income developmentally disabled persons plus a moderate income unit for the project manager. Four funding sources are being applied to this project:

1. Section 811 Capital Grant from HUD for the developmentally disabled
2. CDBG funding (approximately \$50,000)
3. HOME program funding administered through CDBG)
4. Private matching funds

Because of HUD requirements, the project must be used for the developmentally disabled for 40 years. Upon approval of this project by the Town, the Town Council imposed a condition to ensure continued use for the developmentally disabled even after the 40 years has elapsed.

Non-Governmental Constraints on Solutions to Housing Needs

All construction, whether new or remodeled, is affected by financing, labor and materials costs. New housing costs are further affected by land availability, land costs, development costs and developer's profit.

A significant constraint to new housing construction in San Anselmo is the high cost and extremely limited availability of land. A land use inventory prepared by the town shows 190 scattered vacant parcels. Many of these parcels are either on steep slopes or have constraints such as soil stability and infrastructure. Additionally, many vacant lots are owned by the adjacent property owners and are actually used in conjunction with the owner's home. Such uses are swimming pools, yards, etc. Although these are legal lots of record, the owners may not consider such lots to be marketable.

Land Costs

Land cost significantly affects the price of housing. Based on conversations with local lending institutions and development companies, most banks use standard ratios of home value to land value. Thus, they expect a house on a \$150,000 lot to cost 50% more than one on a \$100,000 lot. This practice encourages larger houses with more amenities. Because the developer's profit is usually figured as a percentage of the cost, a larger, more expensive house results in a larger profit and adds further to the sales price.

Since San Anselmo is in a suburban area that is mostly developed, land costs are high. Vacant lots zoned for single-family development sell infrequently, perhaps one to five per year. Single-family lot sale prices in the past few years have ranged from \$150,000 to \$500,000. Based upon information provided by several local realtors, current prices for multi-family zoned land is very difficult to approximate as MF zoned land is in very short supply.

The cost for 27 Mariposa Avenue, the recent North Bay Rehabilitation multi-family housing project which, would be a good current representation of San Anselmo multi-family land costs, however the final negotiations have not been made. Therefore, the actual cost of the land has not been determined.

The "Cordone Estate" on Sir Francis Drake Blvd. is the only vacant listing in San Anselmo with the possibility of multi-family development. The asking price for this property (approximately 27,000 sq. ft. plus the original home) is \$550,000 or \$20.37 per sq. ft. The property is zoned R-3. In accordance with San Anselmo's existing General Plan, an additional 11 units of housing could be developed on this property. The land cost per unit would be about \$45,833. Note: the assumption of 11 units does not consider any of the probable constraints which could reduce the feasibility of this number of units. Sites zoned R-2 are typically smaller, (5,000 sq. ft.) and thus cannot benefit from economies of scale. A recent sale of a comparably sized lot at 22 Magnolia (zoned Professional) was \$230,000. A live work space has been built on the lot. The cost of this 4,350 sq. ft. lot was \$52.87 per sq. ft.

Development Costs

Development costs consist of professional design costs and costs of public improvements such as streets, sidewalks, and utility extensions. They do not include land, construction or financing costs.

Design costs are usually higher in a built-up area. This phenomenon results from a number of factors including:

- Working on smaller parcels with less design flexibility and fewer units to share the design costs;
- Working on more difficult, often steep, parcels with higher soils, geotechnical engineering costs and foundation costs;
- Working on parcels where the new development must fit into an existing pattern or scale of development;

- Working at higher densities, where building safety codes require more expensive types of construction and where parking spaces must be provided in decks or multi-level garages which are more expensive than at-grade parking.

The effect of providing public improvements in addition to development costs is minimized because most sites in San Anselmo already have public streets and utilities. However, upgrades to those systems may be required depending upon age and level of maintenance.

Other costs of producing housing are labor and materials. Each of these has gone up with inflation, even with the adoption of many lower-cost materials and labor-saving techniques. Factory built housing, while permitted under San Anselmo building and zoning codes is still not produced due to the high cost of land relative to the cost of such housing as previously discussed.

Financing

Another common constraint is financing. The high cost of financing significantly affected the housing market between 1985 and 1990. At present, financing is readily available to qualified purchasers at a rate of 6.5% to 7%. The Bay Area average rate on a 30-year fixed rate loan as of October, 1993 was listed in the San Francisco Examiner/Chronicle at approximately 7.5% for loans above \$202,000.

The effect of differing interest rates is shown by the following table, using as an example a 30-year fixed rate \$200,000 loan. This table assumes a 20% down payment and that loan payments would not exceed 35% of gross household income.

MONTHLY MORTGAGE PAYMENT AND INCOME COMPARISON 1994

Interest Rate	Payment + Taxes and Insurance	Total Monthly Expense	Income Needed	Yearly Income Needed
7.0%	\$ 1,330 + \$312	\$1,642	\$4,691	\$56,297
7.5%	\$1,398 + \$312	\$1,710	\$4,885	\$58,620
8.0%	\$1,468 + \$312	\$1,780	\$5,085	\$61,020

Source: 1994 Real-estate Blue Book; Burdell Properties, Inc.

Financing costs are not only of interest to the home buyer, they also affect the developer. When construction loans cost 13%, the developer will have to charge more per unit than when the same amount of money can be obtained for 9%. Financing for mixed use commercial-residential projects is difficult to obtain because the banks believe that there is more risk involved with such projects.

Interest rates and financing availability are not within the capability of the Town of San Anselmo to determine. These variables are nationally determined based on economic trends and federal monetary policy.

Impacts of Constraints on New Housing in San Anselmo

San Anselmo's major housing need at present, and for the foreseeable future, is creating more small and affordable rental and ownership units. This need arises from a gradual trend in San Anselmo toward smaller households and the fact that approximately 56% of San Anselmo residents have income levels below the County median. These new units could take several forms: second units, "no-frills" single-family dwellings, below market rate housing built by non-profit developers, mixed use developments, or multi-family construction.

DEVELOPMENT OPPORTUNITIES

Housing development opportunities in San Anselmo are limited to vacant land on undeveloped hillside properties, infill development on very few scattered vacant lots, and redevelopment or further development of existing sites. The following tables summarize these opportunities in terms of potential land area and types and number of estimated housing units both from development of vacant land and redevelopment of existing urban uses.

POTENTIAL SITES FOR RESIDENTIAL DEVELOPMENT "VACANT LAND"

Existing Zoning	Number of Parcels	Number of Acres	Max # Single-Family (SF)/Multi- Family (MF) Units
Low Density			
R1-H	69	148.0	106 SF Units
R1-C	6	5.7	6 SF Units
R-1	111	33.0	111 SF Units
Medium/High Density			
R-2	1	0.1	1 MF Units
R-3	2	0.5	7 MF Units
Commercial			
C-3	1	0.3	0
TOTAL	190	187.6	223 SF / 8 MF Units

Source: San Anselmo Planning Department 1993.

Infill Opportunities

As indicated in the previous table, there are 190 scattered single-family lots in San Anselmo. The typical obstacle to the development of these lots is the very high cost of the land relative to the size of the unit that can be built on it. Development densities in the R1-H and R1-C zones (75 of the 190 lots) will be studied further under Housing Element policies. However, environmental and infrastructure constraints indicate that these sites will not support medium or high density housing in many cases. Therefore, the estimated number of potential housing units on hillside vacant land is based upon the maximum permitted units under current General Plan Policy.

Added together, the total number of single-family dwelling units that could be built on vacant lands and infill lots is 223. The number of multi-family units which could be built under existing zoning is 8.

**POTENTIAL SITES FOR RESIDENTIAL DEVELOPMENT
THROUGH REDEVELOPMENT**

	Exist. Zoning	# Parcels	# Developabl Acres	# Units Permitted Exist. Zoning	Potential Units w/Gen. Plan Max. Density (12-20 Units/Acre)	1985 Affordable Housing Sites Study (Density Varies)
27 Mariposa Ave.	R-3	1	0.26	5 MF	3-5 ¹ MF	Not Studied
Former Red Hill School	R-1	1	7.6 ²	51 SF	91-152 SF/MF	Not Studied
Sunny Hills	R-1	1	4.1	24 SF	49-82 SF/MF	45-76 SF/MF
Lincoln Ave.	C-3	1	1.33	26 MF	8-16 SF/MF	9-12 SF/MF
Magnolia Ave.	C-2	1	0.31	6 MF	3-6 SF/MF	3-5 SF/MF
TOTAL		5	13.6 AC	75 SF/ 37 MF	154-261 UNITS	57-93 UNITS

Source: San Anselmo Planning Department, 1993 and "San Anselmo Affordable Housing Sites Study," April 1985.

¹ Up to five (5) units are permitted for this site under the General Plan. However, 13 units of very low income housing for the developmentally disabled (including, moderate income unit) were approved by the Town in 1994 based on findings in conformance with the State of California Government Code Section 65915 (a). This resulted in a density of 54 units/acre.

² Currently vacant developable area is 7.6 acres. A Master Plan for a multi-use Sports Activities Complex is underway which is proposed to include an area for housing. This site has constraints (e.g., traffic/circulation) and any development proposal would be subject to further environmental review. An affordable housing feasibility analysis needs to be done based upon land area available for housing.

**TOTAL NUMBER OF POTENTIAL SITES FOR RESIDENTIAL DEVELOPMENT:
VACANT LAND AND REDEVELOPMENT**

	Number Parcels	Number Developable Acres	Number Units Permitted: Existing Zoning	Potential Number of Units if Density Increase Granted for Redev. (12-20 U/A)
TOTAL	195	201.2 AC	343 UNITS	154-261 UNITS

Source: San Anselmo Planning Department 1993.

Redevelopment Opportunities

Redevelopment opportunities to create new affordable housing units in San Anselmo are limited. Between 1985 and 1990, two multi-family rental units were constructed in San Anselmo. Areas which are zoned R-2 and R-3 have very few available lots. Land assembly is seldom feasible as the available

lots are scattered. Therefore, redevelopment of commercial properties in the downtown area has the greatest potential to provide affordable housing. Mixed use development (i.e., projects which incorporate both residential and commercial uses), a source of higher density and potentially more affordable housing, is presently limited to areas zoned C-1 (Neighborhood Commercial), C-2 (Downtown Commercial), and P (Professional).

The C-1 zone occupies four small areas of Town where neighborhood commercial uses were established many years ago and are surrounded by residential uses. The C-2 zone occupies the Downtown areas along most of San Anselmo Avenue and Sir Francis Drake Boulevard. C-2 zoning also extends from San Anselmo Avenue into several of the residential side streets where both commercial and residential uses coexist. The P zone occurs in the Downtown along the side streets and has been placed on parcels located between the C-2 zone and residential zones. Examples of mixed use redevelopment are the Town's approval of two residential living units above existing commercial buildings in 1994. In 1993, a new building was approved permitting an office/residence in the P zone.

The San Anselmo Zoning Ordinance does not presently permit mixed use development in the C-3 (General Commercial) or C-L (Limited Commercial) zones. The C-3 zone occupies land along the major thoroughfares (San Anselmo Avenue, Sir Francis Drake Boulevard, Red Hill Avenue, and Greenfield Avenue) which are located outside or on the fringe of Downtown. The C-L zone is concentrated along parts of Sir Francis Drake Boulevard and intended to support low traffic generation uses due to heavy peak hour traffic in this area. Residential uses in these zones will likely provide affordable housing due to their proximity to major thoroughfares, commercial land uses, and higher noise levels. This Housing Element update recommends that the Zoning Ordinance be amended to permit residential uses in areas with C-3 and C-L zoning designations.

Another strategy recommended in this Housing Element update is the addition of an Affordable Housing overlay zoning district which could be applied to the sites identified in the "Potential Sites for Residential Development through Redevelopment" table. The advantage of this change to the zoning ordinance would be to allow greater flexibility in land planning and the potential for increased residential density for affordable housing projects.

These development sites could support higher density residential or mixed use and are briefly described below. Much of the description of the following sites is based on a 1985 "Affordable Housing Sites Study", prepared in conjunction with the Town's 1984 Housing Element. Information on each site has been updated where appropriate. Please note: that 27 Mariposa and the Ross Valley School District sites were not part of the 1985 Affordable Housing Sites Study.

27 Mariposa a 0.26 acre site near downtown received approvals by the Town in February, 1994 for 13 (plus one manager unit) units of housing for developmentally disabled persons; a density of 54 units per acre. The project, under development by North Bay Housing, will serve very low income individuals.

Ross Valley School District owns an attractive surplus school (formerly Red Hill School) which is adjacent to the Sunny Hills site. Several buildings which house businesses exist on the site. The 13.25 acre site has 7.6 acres of vacant easily developable land. Adjacent zoning is R-3 and C-3 and the Redhill shopping Center is within walking distance. The existing structures could remain in their present use or be adapted for re-use. Like the Sunny Hills site, development could generate a need for traffic improvements.

In 1994, a concept to develop this land with a recreational complex was initiated through an inter-agency cooperative effort involving the Town's Park and Recreation Commission, the Ross Valley School District, the County of Marin, and the Tamalpais High School District. This group envisions a recreational complex including facilities for track and field, swimming, soccer and baseball/softball.

At this preliminary stage, the Park and Recreation Commission has been receptive to setting aside land for future housing development. Thus, draft plans will incorporate an area for housing although no specific development schemes nor time frames for plan adoption have been prepared at this time. Ultimate approval of this plan will be made by the Town Council.

Housing Element Policy 2.2.2. calls for an affordable housing feasibility study to be prepared for this site.

The Sunny Hills Site is located in the Sunny Hills Children's Center property. The site is designated for single family residential below 150 feet mean sea level and very low density residential (above 150 feet mean sea level) in the San Anselmo General Plan. The surrounding area is designated "Public Open Space" and "General Commercial". Surrounding zoning and land uses include R-3 and C-3. The topography varies from 10% to 31% slope; approximately 90,000 sq. ft. is developable. Traffic and visual impact could cause neighborhood opposition. Therefore, development could generate a need for traffic improvements to mitigate negative impacts on Sir Francis Drake Blvd. A total of 60 units was recommended by the 1985 Affordable Housing Sites.

Lincoln Avenue is currently used by San Anselmo Garbage Disposal Company for equipment storage. The combination of three privately owned sites yields a total of 58,000 sq. ft., however only 11,000 sq. ft. are considered to be buildable due to environmental constraints. Portions of the site are steep and heavily wooded; the more level portions are considered to be stable and buildable. The Affordable Housing Sites study concluded that the site could support a total of nine units. The site is well located close to public transportation and downtown San Anselmo.

The Magnolia Avenue Parking Lot is considered to be a good building site with such amenities as a downtown location and proximity to public transportation. Approximately five units of housing could be built over parking on this 13,300 sq. ft. lot. Surrounding area zoning consists of C-2, P, R-1, R-2 and R-3. Although development of the site is feasible, retaining public parking in the heart of downtown would be a critical feature of any housing development scheme.

1381 San Anselmo Avenue was sold in early 1993 by the Church of the Divine Man to two private parties. As a result, a building permit has been issued and a lot line relocation application for a single family home has been filed with the Town. Given the fact that the site has divided ownership and active applications for single family homes, it appears that the site has lost the potential to accommodate higher density, affordable housing.

Second Units

Ordinance Requirements: Second units provide a source for affordable housing in San Anselmo. In 1976, an ordinance was adopted allowing second units to be approved through a Use Permit provided that:

- a unit is available in the neighborhood;
- the owner of record is the primary resident;
- the unit does not encroach into setbacks or exceed lot coverage unless variance is granted;
- the unit meets applicable Codes (including Building codes);
- a rent control agreement is entered into; and
- the unit will not cause excessive noise, traffic, or parking.

For purposes of distributing second units throughout the Town, and not overly impacting any single area, the Town was divided into twenty-six (26) neighborhoods. Each neighborhood is assigned a certain number of second units for which a use permit must be obtained. Of the 276 second units which are permitted by the 1976 Ordinance, 232 second units have been approved, and openings are available for an additional 49 units in 15 neighborhoods. These neighborhoods include Barber, Butterfield, Carrigan, Cedar-Crescent, Forbes, Hawthorn Hills, Hilldale, Indian Rock, Morningside, Rosenthal/Prosser, San Francisco, Seminary, Sir Francis Drake, The Alameda, and Yolanda.

Of the 232 approved second units, 167 are "registered" and 65 are approved via a Use Permit. Registered units constitute pre-existing second units which the Town Council, in 1976, allowed the owners to "register" as legal, non-conforming second units. These units are not subject to rent control. However, because these are the older second units in the Town, it is likely that many are providing low cost housing. Should a registered unit burn down, or be abandoned for more than 6 months, it loses its legal standing and cannot be reestablished unless a Use Permit is granted.

Owners have the option of converting a "registered" unit to a legal, conforming unit at any time by filing for, and being granted, a Use Permit. However, the requirements stated above, including rent limits, must be met.

SECOND UNITS BY NEIGHBORHOOD AND CATEGORY

Neighborhood	Number Permitted	Total Existing	Openings Available	With Use Permit	Registered
Ancho Vista	12	12	0	0	12
Barber	5	2	3	1	1
Bush	12	12	0	3	9
Butterfield	22	16	6	3	13
Carrigan	13	11	2	1	10
Cedar/Crescent	18	13	5	5	8
Elm	25	25	0	6	19
Forbes	2	1	1	1	0
Hawthorn Hills	9	6	3	4	2
Hilldale	2	1	1	1	0
Indian Rock	2	0	2	0	0
Landsdale/Scenic/Humbolt	20	21	0	2	19
Laurel	13	16	0	2	14
Lincoln	5	5	0	4	1
Morningside	18	13	5	7	6
Oak Springs	2	2	0	2	0
Redwood	7	7	0	1	6
Rosenthal/Prosser	12	11	1	4	7
San Francisco Blvd.	14	12	2	4	8
Seminary	23	11	12	2	9
Sequoia	5	6	0	2	4
Sir Francis Drake	10	7	3	3	4
Spring Grove	2	2	0	0	2
Terrace	4	4	0	0	4
The Alameda	10	8	2	2	6
Yolanda	9	8	1	5	3
Total	276	232	49	65	167²

² Five additional registered units have been allowed above and beyond those allowed in 1976 based on evidence by property owners that they were pre-existing and should be grandfathered.

Source: San Anselmo Planning Department Staff, 1994.

Rent Control: San Anselmo is one of the few Bay Area and the only Marin County community which has a rent control ordinance for second units.

Rent and tenant income limits for second units are set at 65% of County median which is the midpoint in the "low income" range. Low income households are those with incomes 50% to 80% of the County median. Very low income households are those with incomes below 50% of County median.

Based on discussions with staff from the Ecumenical Association for Housing, Marin Housing Authority, and City of Berkeley, there was a consensus opinion that establishing rents based on 65% of median income continues to be appropriate. This conclusion is based partly on the limited housing opportunities within San Anselmo for low income households. However, the Town has received a few letters from owners of second units stating that current rental limits do not cover their costs of providing a second unit.

San Anselmo adjusts the second unit contract rent annually, based on the Consumer Price Index. The current rent limit is slightly below the standard 30% housing allowance for households in the 65% of median category. For example, a one person household earning 65% of median makes \$24,700. Based on a 30% housing allowance standard, the monthly rent this person should be able to pay is \$617. San Anselmo's 1993-94 rent limit for a one bedroom second unit is \$548 including utilities.

Income limits for tenants occupying use permitted second units cannot exceed 65% of County median. Some owners of second units have stated this is too restrictive and have asked that income limits be more flexible. Contacts with local housing agencies indicate they support income limits that apply to all potential tenants in the Low Income range (i.e., 80% of median and below).

Based on the above, adjusting rents to coincide with 30% of income for households earning 65% of median would permit slightly greater returns to landlords while maintaining affordability to very low and low income families. Adjustments to the income limits up to 80% of median would make second units available to a larger percentage of low-income households. Both of these adjustments are supported by the Marin County Housing Authority.

Alleged Second Units: Through the years, Town officials have been alerted to a growing number of illegal or alleged illegal second units. These are units for which no Use Permit or building permit have been granted, and thus are not subject to the Second Unit Ordinance requirements. Based on citizen complaints and staff observations in the field, it is estimated there are over 200 alleged illegal second units in San Anselmo. Of these, approximately 20 were under code enforcement action in 1993.

The Town's process for pursuing code enforcement action on illegal second units includes the following steps:

1. Complaint filed;
2. Letter sent to owner that complaint has been filed and inspection requested;
3. Often letter is ignored and subsequent letter(s) sent.
4. If inspection permission granted by owner and violation confirmed, owner asked to abate second unit or apply for legalization; and
5. If non-compliance persists, staff typically turns case over to Town Attorney.

The Ordinance states that the criterion for defining second units is the existence of separate cooking facilities, not merely the addition of bathrooms or bedrooms to a single family unit. Thus, abatement usually consists of removing cooking facilities, not a sink or refrigerator. Because of the ease of reestablishing cooking facilities, recordation of a single family deed restriction is often required to help ensure that future owners know that a second unit is not permitted.

Policy Issues: Two important questions are: 1) Why have illegal second units proliferated even though the Town permits second units with a Use Permit? and 2) Now that they exist, how should the Town deal with them? Possible reasons for proliferation are: there are not enough openings in certain neighborhoods; the unit does not or cannot meet Zoning or Building codes (including parking); the owner does not want rent restrictions imposed; the owner is not aware of Town regulations; or the unit has been in existence for many years.

Neighborhoods: As mentioned earlier, there are over 200 alleged illegal second units even though 49 openings for legal second units exist in 15 neighborhoods. The number of alleged second units varies by neighborhood and in some, the number is nearly equivalent to the number of openings. In other neighborhoods there are more illegal units than the number originally permitted. Regardless, there is at least one alleged illegal second unit in 23 of the 26 neighborhoods.

Meeting Code requirements (including parking): Because inspections have not been made on the majority of illegal second units, it is not known whether they meet Code requirements. This is critical because violations of health and safety standards (such as electrical wiring, proper heating and ventilation) may be occurring. In addition, adequate parking (one clear space for a second unit) must be provided unless a Variance is granted. Most complaints on illegal second units are a result of inadequate parking and impacts on street parking. This is of particular concern from an emergency access standpoint in hillside neighborhoods and areas with narrow streets.

Alternatives in Dealing with Illegal Second Units: Legalizing illegal second units will not assist the Town in meeting ABAG projected housing needs requirements, because these units already exist. The Department of Housing and Community Development only recognizes new affordable units as meeting target numbers. However, because illegal second units are not subject to rent control, there could be merit, from an affordable housing standpoint, in bringing them under the Town's second unit regulations. This would of course have to be balanced with meeting health and safety standards. Policy alternatives for illegal second units include the following:

- a) Status Quo: pursue enforcement on neighborhood complaint and staff observation basis;
- b) Establish amnesty for all illegal units in compliance with building and safety codes and Second Unit Ordinance and Resolution provisions including rent, income limits and parking.
- c) Prior to resale of property, require owner to either abate the second unit or legalize the unit by obtaining a Use Permit.

Alternative "b" would entail much staff time, be expensive for the Town and could result in the actual loss of some affordable housing. Conducting an amnesty program would involve verifying the illegality of the unit through sending letters, requesting an on-site inspection and inspecting each unit. Modifications to the neighborhood allocations may also be required. A series of public hearings over a period of months and possibly years is likely. Finally, abatement of those units that cannot satisfy the requirements could become necessary. While there are pros and cons to adopting an amnesty program, the opportunity to promote affordable housing may outweigh the costs to process applications and the loss of some units. Alternative "c" allows the illegal unit to exist until the owner sells the property. It spreads the time frame for compliance over a longer period, thereby having less impact on staff time. However, abatement could result with the loss of affordable housing.

To address the projected need for new affordable housing through second units, the Housing Element policies incorporate several new strategies including the following:

- Continue to promote development of second units by developing a public information package, readily available to the public, explaining how a second unit can be created.
- Strengthen the effort to promote second unit development by modifying the Resolution establishing second unit rent and tenant income limits to set the rent control mechanism at 65% of the County median income and expand the acceptable tenant income range to 80% of the County median.
- Pursue an amnesty program for illegal second units whereby such units may be legalized subject to compliance with the Uniform Building Code, Zoning Ordinance and Second Unit Ordinance and Resolution (including rent and income limits). Abatement actions would occur for those units which cannot meet the above.
- Pursue resale inspection and compliance program.

Residential Uses in Commercial Areas

There are very few residential uses in the Town's commercial buildings. However, two new units above commercial structures were approved in 1994. Housing Element policies encourage this type of mixed use development particularly because it results in more affordable housing. Residential uses are not permitted above ground floor retail on Greenfield/Miracle Mile and portions of Sir Francis Drake and San Anselmo Avenue (C-L and C-3 zones). Residential development in these areas may not be attractive due to traffic and noise impacts as compared with other neighborhoods in Town. Satisfying the parking requirements can also be a limiting factor, although variances have been granted to reduce existing parking requirements so that mixed use development can be made feasible. The Housing Element update recommends that the C-L and C-3 zones be amended to permit residential uses.

Manufactured Housing

Manufactured housing, in which portions of the house arrive at the site ready to put in place, offers a lower cost alternative to the conventional "stick-built" process by which most housing in San Anselmo is built today. The most common form of manufactured housing is mobile homes. Although San Anselmo has no restrictions against mobile homes in R-1 zones, there are at present no mobile homes in San Anselmo. They could conceivably be used on legally created small lots, if land costs were lower. Unfortunately, land costs are so high in San Anselmo that manufactured housing is not an attractive alternative to custom stick-built housing construction.

It is possible that a large multi-unit residential development on level land could take advantage of the economies of manufactured housing. For instance, major construction components such as trusses and joists are precut and delivered to a site, thereby saving labor and lumber costs (because there is less waste.)

Conservation of Affordable Housing

Conservation of existing affordable housing is an important part of the Town's affordable housing strategy and can be accomplished in a variety of ways. The Town encourages the rehabilitation of older housing to preserve neighborhood character and to create safe, habitable dwelling units. Through subsidized interest rates on rehabilitation loans to low- and moderate-income residents, these improvements do not significantly increase costs to qualified homeowners. This program is funded through the Residential Rehabilitation Loan Program, administered by the Marin County Housing Authority.

Protection of an adequate supply of rental apartments is provided through the Condominium Conversion Ordinance which the Town adopted in 1980. Conversion of apartment units to condominiums is prohibited when the Town's proportion of multi-family rental units (exclusive of second units) is less than 25% of the total housing stock. In certain circumstances, conversions may be permitted when the proportion of multi-family rental units is above 20% if at least 3/4 of the current tenants of the property approve the conversion. When conversions are allowed, the exclusive right of first refusal to purchase must be offered to current tenants and sufficient provisions must be made for current tenants who do not purchase a unit.

San Anselmo is one of the few Bay Area and the only Marin County community which has a rent control ordinance for second units.

RESIDENTIAL ENERGY CONSERVATION OPPORTUNITIES

Increased residential energy efficiency can reduce monthly utility costs and thereby improve the affordability of a given residence. New housing must meet the Title 24 energy efficiency requirements which go a long way toward minimizing energy use for household heating. Existing housing, particularly older homes which predominate in San Anselmo, may be poorly insulated and therefore more costly to heat. The Community Action Marin, provides weatherization for existing housing (insulation, weather stripping, and water heater blankets) through its Energy Conservation Programs. This program is available to people who have incomes 150% below poverty level. Pacific Gas and Electric also provides education and energy consumption evaluation programs to all Marin County households.

HOUSING ELEMENT POLICY AND PROGRAM PROGRESS EVALUATION: 1985-1990

San Anselmo is required to evaluate the progress made toward achieving 1984 Housing Element goals. During the period 1985-1990, some Housing Element program targets were not met. The failure to achieve certain program goals was mostly due to the loss of public funding from the County, State and Federal government.

In general, the 1984 Housing Element goals and programs to conserve and improve existing housing, and particularly rental housing, have been achieved. San Anselmo residents continue to participate in Marin County housing rehabilitation programs which accommodate low-income households. Conversion of apartments to condominiums continues to be prohibited and rent control on second units is still enforced.

New affordable housing goals were only partially successful. Between 1985 and 1990 the Town was not approached by any affordable housing developers. This was probably due to the lack of vacant suitable lots. Between 1985 and 1990, 25 second units were established or upgraded to minimum building safety standards; of these, 7 were new construction.

The following section contains a summary of the Town's actions from 1985 through 1990.

The 1984 San Anselmo Housing Element goal was "To promote the social and economic diversity of the Town by encouraging safe and affordable housing for all social and economic segments of the community". The Town's objectives were as follows:

- Construction of new housing units of all types and prices in appropriate locations.
- Construction of new housing units which would meet the special housing needs of physically handicapped, elderly, and families with children (including large families).
- Continuance of the Town's balance of housing types and tenure, while also recognizing development constraints and limited available land.
- Rehabilitate low-income units and moderate income units.
- Support energy conservation improvements.
- Participate in rental assistance programs.

The policies and programs under these objectives were grouped into the following five major categories. An evaluation of each program is provided under the subheading "**PROGRESS**".

1. PROTECTION AND IMPROVEMENT OF THE EXISTING HOUSING STOCK

POLICY 1.1: RESTRICT CONDOMINIUM CONVERSION. Protection of an adequate supply of rental apartments is important in maintaining a variety of housing types in the Town.

Program 1.1.1: Condominium Conversion Ordinance. The Town adopted a Condominium Conversion Ordinance in 1980. Key points in this ordinance are as follows:

- Conversions are permitted only when the Town's proportion of multi-family rental units (exclusive of second units is 25% or more of the total housing stock).
- Conversions are permitted when the proportion of multi-family rental units is above 20% if at least 3/4 of current tenants in the property approve the conversion.
- When conversions are allowed, the exclusive right of first refusal to purchase must be offered to current tenants.
- Tenants are offered rights to continued rental occupancy under the following conditions:
 1. If the rental stock is 25% or greater, non-elderly tenants are guaranteed 18 months continued rental occupancy with rent increase limitations.
 2. If the rental stock is 20% or greater, non-elderly tenants are guaranteed continued rental occupancy for five years with rent increase limitations.
 3. In either case, elderly tenants (over 60) are guaranteed a five-year lease with rent increase limitations.

PROGRESS: Since 1980, when the Condominium Conversion Ordinance was adopted with the exception of 84 Madrone Avenue, converted in 1980, no apartment-to-condominium conversions have been made. This may have more to do with the market conditions between 1985 and 1990 than it does with the Town's policy to restrict them.

POLICY 1.2: HOUSING REHABILITATION. The Town will encourage the rehabilitation of older housing to preserve neighborhood character and to create safe, habitable dwelling units, and where possible, without significantly increasing costs to present low- and moderate-income residents.

Program 1.2.1: Residential Rehabilitation Loan Program. The program is administered by the Marin County Housing Authority (MCHA) and uses Community Development Block Grant funds to subsidize interest rates on rehabilitation loans to low- and moderate-income homeowners. About 12% of the Countywide funding goes to San Anselmo households. Most loans average \$15,000 per household.

PROGRESS: The 1984 Housing Element target was 22 units by 1990. An average of three loans per year are made in San Anselmo, therefore the Town's actual was 15. The short-fall of 7 units was due to the allocation of funding by the County. Historically, San Anselmo has received about 18 percent of the loans funded through this program. This is in part due to the flooding that occurred in the Town in 1982. The Marin County Housing Authority expects the funding to support this program at the existing rate, to continue into the near future.

Program 1.2.2: Section 8 Moderate Rehabilitation Program. This program, also administered by the County Housing Authority, provides a rehabilitation subsidy to owners of rental units. The units are required to be maintained in an affordable price range to low income households.

PROGRESS: The five year target was five units, however, this program administered by the Marin County Housing Authority is no longer funded by the Federal Government; therefore this goal was not met.

Program 1.2.3: Home Pre-sale Inspection Program. The Town requires an inspection of all residential units upon sale. The inspections concentrate on safety related matters and Uniform Building Code conformance.

PROGRESS: The five year target, set in the former Housing Element, was 960 pre-sale inspections by 1990. Between January 1985 and January 1990, the Town inspected 1,096 units, which exceeds the target by 136 units. This exceptionally high number of inspections was most likely generated because of the increase in home values and sales which occurred throughout the Bay Area between 1987 and 1989.

POLICY 1.3: ENERGY CONSERVATION. The Town shall promote energy conservation through specific design requirements for new home construction, enforcement of Title 24 and programs providing energy conservation improvements for low-and moderate-income housing units.

Program 1.3.1: Marin County Housewarming Project. The Marin County Housewarming Project, which was administered by the Marin County Planning Department and funded by the San Francisco Foundation for Energy Conservation Improvements is now being administered by Community Action Marin and funded by the Department of Health and Human Services and the Department of Energy. This program which provided funding for energy conserving home improvements, had a target of 72 units by 1990.

Program 1.3.2: Home Weatherization Program. The Home Weatherization Program, formerly administered and funded by the Marin Citizens for Energy Planning, is also administered by Community Action Marin and funded through the Department of Health and Human Services and the Department of Energy. This program which also provided funding for energy conserving improvements, had a target of 25 units by 1990.

PROGRESS: PROGRAMS 1.3.1 and 1.3.2. Community Action Marin (CAM) combined the two programs (now called Home Weatherization Program) and also participates in a cooperative program with Pacific Gas and Electric. CAM continues to fund energy conservation improvements such as attic insulation, water heater blankets, weather-stripping and some minor repairs such as window replacement. People who qualify at the 150% of poverty level are provided these services free of charge. The allocation of funds averages \$400 per household. Pacific Gas and Electric, in cooperation with CAM, is primarily involved with home inspection, energy consumption analysis and educational programs. The target number for both the Marin County Housewarming Program and the Home Weatherization Program was 97 units by 1990. This target was exceeded by 65 units.

POLICY 1.4: PROTECTION OF RENTAL HOUSING STOCK. The Town shall make a strong effort to maintain the existing affordable rental housing stock.

Program 1.4.1: Develop Master Plan for the San Francisco Theological Seminary Property. One of the primary goals of the 1984 Housing Element was to work with the San Francisco Theological Seminary to develop a master plan for their property. Prior to and during the development of this plan the Town discouraged the acquisition of existing rental housing by the Seminary.

PROGRESS: A master plan has been developed and approved by the Town and it appropriately addresses the need for on site housing for Seminary students, faculty, and staff.

POLICY 1.5: DISPLACEMENT OF RESIDENTIAL UNITS. The Town shall discourage the displacement of existing residential uses to other uses or to higher priced housing unless there is a clear public benefit or equivalent housing can be provided.

PROGRESS: Two rental units were lost due to construction of a new kindergarten building at Saint Anselms school.

2. DEVELOPMENT OF NEW MARKET RATE AND BELOW MARKET RATE HOUSING

POLICY 2.1: NEW HOME CONSTRUCTION. The Town shall encourage the construction of new housing units of all types and prices which help to achieve the Town's housing goal and objectives, are consistent with the General Plan and other Town policies, and are of a scale and type that is complementary to existing development.

Program 2.1.1: Processing of New Projects. The Town will continue to review and process projects in a timely manner and will encourage a mix of market rate and below market rate housing projects through private non-profit and public agency construction of new housing.

PROGRESS: The target for the 1984 Housing Element was 220 new units by 1990 (with an additional 30 new units in the unincorporated portion of the San Anselmo Planning Area). This target assumed that the private market could deliver these units and that the federal, state, and private funds for market rate and below market rate construction would be available.

San Anselmo added a total of 102 units to the housing stock within the Town's corporate boundaries during the period 1985-1990. Of these, 53 were single family detached; 47 were single family attached; and two units were multiple family. However, during that period, two single family units were destroyed by fire. The shortfall between the target and the actual number of units built is largely due to the prior mentioned constraints.

Much of the San Anselmo planning area's remaining land available for development has significant physical constraints, such as geologic instability, inaccessibility, inadequate street capacity, drainage problems, steep slopes, etc. This requires close review and approval of projects which adequately mitigate these problems. Few sites remain which would be suitable for multiple-family unit construction. The initial cost of the limited land still available can be prohibitive, especially to non-profit affordable housing developers. Additionally, because all infill sites in the Town are small, builders do not benefit from economies of scale and parking requirements may be difficult to meet. Without the benefit of public or private funds, it is not likely that the private market will generate affordable housing in San Anselmo.

Program 2.1.2: Available Lands Inventory. The Town maintains an inventory of vacant land and advocates appropriate zoning for the development of housing. This information is updated annually by the Town Planning Department staff.

PROGRESS: The available land inventory was completed in July, 1993. This inventory indicates that 187.6 acres of vacant land exist in San Anselmo. The San Anselmo

Planning Area includes the Sleepy Hollow neighborhood. Marin County data indicates that 150 acres, which could generate 92 dwelling units, is available in the Sleepy Hollow area.

POLICY 2.2: FACILITATE NEW AFFORDABLE HOUSING. The Town will continue to support and take steps to facilitate the development of new affordable housing units.

Program 2.2.1: Site Acquisition and Feasibility Study. The Town will seek to acquire, convert, or in other ways help to implement the development of sites suitable for the construction of low and moderate income multi-family housing.

PROGRESS: The target of 10 low income units and 10 moderate income units during 1985-1990 was not reached. Due to continuing budget and funding program cuts, the Town was not able to acquire sites suitable for the construction of low and moderate income multi-unit housing. Moreover, the Town was not approached by developers to build low-income or multi-family units during this period. However, the Town identified six potential sites and conducted an affordable housing feasibility study in 1985. This study formed the basis for the redevelopment opportunities discussion in this Housing Element Update.

Since 1990, significant progress has been made toward meeting or exceeding the 1990-1995 housing need projections for San Anselmo.

Program 2.2.2: Housing Fund. The Town shall seek funds from public and private sources for the creation of a restricted housing fund to facilitate any of the Town's housing programs. Basic program direction for this fund includes:

Possible Programs:

- Replacement of waived or reduced fees
- Rehabilitation loans
- Implementation actions and special studies
- Land acquisition
- Capital improvements for affordable housing projects
- Rebate for Marin Renters program
- Assistance to low- and moderate-income households
- Assistance to non-profit housing sponsors

Possible Funding Sources:

- HUD programs
- San Francisco Foundation (Marin Community Foundation)
- Sale or lease of surplus property
- State housing and finance programs
- "In-lieu" fees

PROGRESS: Due to the loss of Federal and State housing and finance programs in recent years, as well as the loss of funding, the Town has not established a Housing Fund. Under the Possible Programs section of Program 2.2.2: the following programs are active.

- Replacement of waived or reduced fees.
- Implementation actions and special studies. The available land and site feasibility studies are being done to make information readily available for affordable housing developers.

- The Marin Rebate for Renters is still available through the Marin County Housing Authority and is more fully explained in a section which follows "Rental Housing Programs".
- Assistance to low- and moderate-income households. The Town contributes \$3,000 on an ongoing basis to Tam House, a home for 10 disabled adults. Residents must be independent and 55 or more years of age to live at Tam House.

POLICY 2.3 INFILL DEVELOPMENT. The Town generally supports the development of infill residential units in commercial zones and the downtown area.

Program 2.3.1: Study of Infill Sites. The intent is to analyze and implement an infill development strategy in the downtown area. Possible aspects of this analysis and implementation program include:

- Potential mixed use of sites
- Appropriate locations to increase story and height
- Development and application of a new R-3 zone which reduce the per unit land requirement in appropriate locations
- Protection of existing single-family areas
- Other considerations such as design, parking, visual qualities, implementation feasibility, etc.

PROGRESS: A study of Infill Sites has not been done. This is due to staff time limits and the lack of participation from developers of affordable and multi-family units.

POLICY 2.4: INCLUSIONARY REQUIREMENT. San Anselmo shall pursue an Inclusionary policy requiring a percentage of units in new development to be sold or rented at prices affordable to low and/or moderate income households.

Program 2.4.1: Inclusionary Action. The 1984 San Anselmo General Plan included an Inclusionary requirement which applies to developments of ten or more units.

PROGRESS: Two BMR Inclusionary units were approved in 1988 as part of the Sohner Court development. The target of 5 moderate income units by 1990 was not reached as no other housing projects of ten or more units were built in San Anselmo during the 1985-90 period. The Town is committed to this program; projects such as those possible on the former Redhill school site would allow additional Inclusionary units.

POLICY 2.5: GOVERNMENT PROGRAMS FOR HOUSING. The Town shall continue to encourage developers to utilize available government programs for development of low and moderate income housing.

Program 2.5.1: Government Programs. The Town staff will continue to work with the Marin County Housing Authority, Marin County Planning Department and non-profit housing groups to utilize state and federal housing program funds where available.

PROGRESS: The Town worked with the Marin County Housing Authority, Marin County Planning Department and non-profit housing groups to utilize state and federal housing program funds. However three of the four programs available in 1984 are no longer active due to lack of funding. They are: Section 202, for elderly or handicapped projects; Construction Bonds, for new rental housing projects; and Mortgage Revenue Bonds.

Community Development Block Grants (CDGB) are still available to San Anselmo low-and moderate-income families through the Marin County Housing Authority. The proposal to build 13 units for developmentally disabled persons (plus one manager's unit) by the North Bay Rehabilitation Project, received \$160,000 as of 1993 from CDGB. More detail on this program is in the "Residential Rehabilitation Loans" section of this Housing Element.

POLICY 2.6: MANUFACTURED HOMES. The Town recognizes manufactured housing as a viable housing type and will allow them on single-family lots in appropriate locations.

Program 2.6.1: Mobile Home/Manufactured Housing Ordinance. Establish an ordinance with architectural and engineering guidelines and standards for mobile homes and manufactured housing.

PROGRESS: Although the ordinance was established, no property owners or developers have applied for permits to place a mobile home or assemble a manufactured home on a lot in San Anselmo, probably because of the high cost of land.

POLICY 2.7: SPECIAL HOUSING NEEDS. The Town shall encourage projects which meet the special housing needs of the physically handicapped, single parents, large families and the elderly.

PROGRESS: The Town continues to encourage projects which meet the special housing needs of the physically handicapped, single parents, large families, and the elderly. The North Bay Rehabilitation project is an example where the Town supported such a project through its grant of a density increase and fee waiver.

POLICY 2.8: SURPLUS SCHOOL SITES. The Town recognizes existing school sites as important assets to the community. These sites present opportunities for the Town to continue working with the Tamalpais Union High School District and the consolidated San Anselmo/Fairfax School District on decisions to surplus appropriate parcels.

PROGRESS: Sites, such as Redhill, will be considered if they acquire surplus status.

3. MORE AFFORDABLE RENTAL HOUSING

POLICY 3.1: SECOND UNITS. The Town will continue to encourage smaller, affordable secondary rental dwellings on single-family lots in appropriate locations in order to provide housing for elderly households, single persons, etc., and to help support some of the costs of maintaining the primary residence.

Program 3.1.1: Second Unit Ordinance. The Town will continue to administer its ordinance to permit second units in single-family zones. In 1976 San Anselmo was the first community in Marin County to adopt an ordinance legalizing such second units. Key provisions include:

- The new second unit must fall within the maximum number of second units established for each San Anselmo neighborhood by Town Council resolution.
- One of the units must be owner occupied, unless the owner is not physically capable of living on the property.
- New second units must be covered by a rent guarantee contract between the owner and the Town, which limits the rent and the income of the tenant to schedules established by Town Council resolution.

PROGRESS: The 1984 Housing Element goal was 22 new second units by 1990. The Town planning staff completed a survey of second units in July of 1993. This study indicates that between 1985 and 1990 25 new use permits were issued for second units and between 1988 and 1993, 7 new use permits were issued for second units. Additionally the survey indicates that, a total of 49 new second units could be built in San Anselmo's various neighborhoods.

POLICY 3.2: RENTAL HOUSING PROGRAMS. The Town shall continue to support programs which make existing rental units affordable to low income households and the physically handicapped.

Program 3.2.1: Rebate for Marin Renters. Continue to participate and support the RMR program, administered by the Marin County Housing Authority.

PROGRESS: The target number in the 1984 Housing Element was 15 units per year. At the time this program goal was established it was supported by the San Francisco Foundation (Marin Community Foundation). Based on discussion with the Marin County Housing Authority, this target was met or exceeded during 1985-90.

The Town continues to participate and support the RMR program, administered by the Marin County Housing Authority. The San Francisco Foundation funding is no longer available to the same extent, but instead the Foundation participates with the Town in a matching fund program. In November 1990, the total budget for this program was \$13,267 and 11 families were assisted; the 1991 budget was \$10,000, serving 9 households; in 1992 the budget was \$4,420, assisting 4 households, and in 1993, the program funding allocation was reduced to \$2,400 per year. This dramatically reduced budget is divided evenly between two senior/disabled households. Funding for this program is not expected to increase in the near future.

Program 3.2.2: Section 8 Rental Assistance Program. Continue to support and facilitate this voucher program which is administered by the Marin County Housing Authority. This program provides renters assistance for the portion of the monthly rent which exceeds 30% of monthly income.

PROGRESS: The 1984 target of 60 units per year has been exceeded. This program now provides rental assistance for 80 families in San Anselmo. According to the MCHA, the funding for this program is expected to continue into the near future.

Program 3.2.3: Project Independence. Continue to support and facilitate this program which is managed by the MCHA. This program provides after-care (for example a home-care attendant) for the physically, mentally, or developmentally disabled.

PROGRESS: The Town continues to support and facilitate this program. The target of two households per year has been and is presently being reached. Based on information acquired from MCHA, funding for this program is expected to continue.

4. REDUCE HOUSING DISCRIMINATION

POLICY 4.1: NON DISCRIMINATION. The Town is committed to providing housing opportunities for all people and will take appropriate action as needed to prevent housing discrimination.

PROGRESS: The Town continues to be committed to providing housing opportunities for all people and taking appropriate action as needed to prevent housing discrimination.

5. ENCOURAGE CITIZEN PARTICIPATION

POLICY 5.1: CITIZEN PARTICIPATION IN THE TOWN'S HOUSING PROGRAM. The Town continues to encourage active public participation and review of housing programs.

Program 5.1.1: Periodic Public Workshops. The 1984 Housing Element advocated public workshops to receive public comment and review and advise staff, Planning Commission and Council concerning housing issues.

PROGRESS: The Town continues to support this concept. The Planning Commission and Council have held numerous public hearings and workshops in relation to the Housing Element update.

Program 5.1.2: Neighborhood Meetings. The Town shall encourage developers to have meetings with neighborhood residents as part of the development review process.

PROGRESS: The Town continues to encourage developers to have meetings with neighborhood residents as part of the development review process. This process can however have a negative effect on housing production, especially affordable housing. Neighborhoods sometimes do not want projects, especially those with increased density and/or low-income unit components "in their backyards".

1990-1995 HOUSING ELEMENT PROPOSED HOUSING POLICIES AND PROGRAMS

The 1990-95 Housing Element Policies and Programs have been updated and modified to reflect changes in the community's housing needs and reductions in governmental funding for affordable housing programs. The evaluation of 1985-90 Housing Element Policy/Program progress in the preceding section has also guided the process of updating Housing Element programs.

Several new programs have been added to strengthen the Town's support for affordable housing development. New Housing Element Programs include Program 2.2.2 to increase the maximum permitted residential density to 25 units per acre at selected sites; Policy 2.7 to develop a Public Information Bulletin concerning affordable housing opportunities in San Anselmo; and Policy 3.1 to modify the Second Unit Ordinance to further encourage conversion of illegal second units into legal units under rent control guidelines. New Program goals, or "targets", for the development of affordable and market rate housing have been established to meet or exceed ABAG's housing need allocation of 47 new units between 1988-95.

HOUSING GOAL

The 1984 Housing Element identified one goal with several components to guide Housing Element Policies and Programs.

To promote the social and economic diversity of the Town by encouraging safe and affordable housing for all social and economic segments of the community, including:

- Providing a variety of housing types appropriate to the existing character of the Town and consistent with the housing needs of San Anselmo in relation to the larger Marin County community.
- Accommodating housing needs of a socially and economically diverse population.
- Maintaining a high standard of aesthetic and functional quality in housing and its associated community resources and services.
- Coordinating housing planning with other community planning.
- Providing for review and revision of this housing element, with extensive citizen participation at every stage.
- Promoting development in areas where it will not interfere with the quality of the natural and man-made environment and limiting development in areas where hazards to life and property exist.

HOUSING OBJECTIVES:

The 1984 Housing Element established five objectives for Town housing policy. These objectives continue to be a valid framework for the 1988-95 time period. The objectives are as follows:

1. **PROTECTION AND IMPROVEMENT OF THE EXISTING HOUSING STOCK**
2. **DEVELOPMENT OF NEW MARKET RATE AND BELOW MARKET RATE HOUSING**
3. **MORE AFFORDABLE RENTAL HOUSING**

4. REDUCE HOUSING DISCRIMINATION

5. ENCOURAGE CITIZEN PARTICIPATION

From these general objectives, the specific Housing Element policies and program actions have been developed. A key component of the Housing Element programs are the numerical objectives or "targets" the Town is committed to achieving during the 1988-95 planning period. The targets are summarized below:

1. Approval granted/construction pending of 78 new housing units of all types and prices in appropriate locations (this assumes an average of 10 units per year) including:
 - a. 13 very low-income units provided for disabled persons.
 - b. 9 new low income second units.
 - c. 10 moderate-income infill units.
 - d. 46 units through other development.
2. New construction units should meet some of the special housing needs within San Anselmo as discussed in this element. Of the 78 new units to be provided through new construction, the following goals should be met:
 - a. 13 units for the physically handicapped.
 - b. 9 units for low-income individuals and small families.
 - c. 56 units for families including large families.
3. The Town is also desirous of continuing its balance of housing types and tenure, recognizing development constraints and limited available land. The following mix of the 78 new units is desirable.
 - a. 51 owner-occupied single family units (65%) and 27 renter-occupied multi-family units (35%).
4. Rehabilitation of 15 low and moderate-income units.
5. Energy conservation improvements for 150 units.
6. Rental assistance program subsidies for 80 households per year.

ACHIEVING REGIONAL HOUSING NEEDS 1990-1995

The table on the following page compares the Town's housing objectives to the ABAG Regional Housing Needs Determinations and also describes the programs which are anticipated to provide the various types of units. Generally, San Anselmo's housing objectives have been derived by tracking historical growth and construction trends, available lands inventory, and determining the availability of programs to meet special housing needs, especially for low and moderate-income families.

**PROPORTION OF SAN ANSELMO'S 1988-1995 HOUSING NEED EXPECTED TO BE MET
THROUGH HOUSING ELEMENT PROGRAMS**

Very Low Income	Number of Units
ABAG Identified Need	9
Units Built or Approved 1988-93	0
Estimated New Units 1994-95	
• North Bay Rehabilitation Project	13
Total Units 1988-95	13
Percent of 1988-95 ABAG Identified Need	144%
Low Income	
ABAG Identified Need	8
Units Built or Approved (Second Units) 1988-93	7
Estimated New Units 1994-95	
• Second Units	2
Total Units 1988-95	9
Percent of 1988-95 ABAG Identified Need	112%
Moderate Income	
ABAG Identified Need	9
Units Built or Approved 1988-93 (Shoner Court)	2
Estimated New Units 1994-95	
• Multi-Family Zoned In-Fill Development	8
Total Units 1988-95	10
Percent of 1988-95 ABAG Identified Need	111%
Above Moderate Income	
ABAG Identified Need	21
Units Built or Approved 1988-93	41
Estimated New Units 1994-95	5
Total Units 1988-95	46
Percent of 1988-95 ABAG Identified Need	219%
Total Units	
ABAG Identified Need 1988-95	47
Units Built or Approved 1988-93	50
Estimated New Units 1994-95	32
Total Estimated New Units 1988-95	78
Percent of 1988-95 Housing Need	166%

Source: San Anselmo Planning Department.

In summary, it is anticipated that a sufficient number of units will be built within the Town of San Anselmo to exceed the Town's total housing need for the 1988 to 1995 time period. In 1994, the Town satisfied its very low-income housing goals by approving the 13-unit (plus one manager's unit) North Bay Rehabilitation Project. This project is designed to serve developmentally disabled persons. Low income housing targets will be slightly exceeded through approval of second units subject to rent control. Moderate income targets have been partially met through inclusionary requirements (2 units at Sohner Court) and infill mixed use development (2 apartments over commercial and the North Bay Rehabilitation project manager's unit). Further progress is expected, assisted by non-profit builders, on sites zoned for single and multi-family housing. Above moderate income housing targets will also be exceeded during the 1988-95 period. In total, the Town expects to exceed its 1990-95 regional housing need allocation by 166%.

HOUSING POLICIES AND PROGRAMS

1. PROTECTION AND IMPROVEMENT OF THE EXISTING HOUSING STOCK.

POLICY 1.1: RESTRICT CONDOMINIUM CONVERSION. Protection of an adequate supply of rental apartments is important in maintaining a variety of housing types in the Town.

Program 1.1.1: Condominium Conversion Ordinance. The Town adopted Condominium Conversion Ordinance in 1980. Key points in this ordinance are as follows:

- a. Conversions are permitted only when the Town's proportion of multi-family rental units (exclusive of second units) is 25% or more of the total housing stock.
- b. Conversions are permitted when the proportion of multi-family rental units is above 20% if at least 3/4 of current tenants in the property approve the conversion.
- c. When conversions are allowed, the exclusive right of first refusal to purchase must be offered to current tenants.
- d. Tenants are offered rights to continued rental occupancy under the following conditions:
 1. If the rental stock is 25% or greater, non-elderly tenants are guaranteed 18 months continued rental occupancy with rent increase limitations.
 2. If the rental stock is 20% or greater, non-elderly tenants are guaranteed continued rental occupancy for five years with rent increase limitations.
 3. In either case, elderly tenants (over 60) are guaranteed a five-year lease with rent increase limitations.

Action: Continued enforcement of the Condominium Conversion Ordinance.

Responsible Agency: Town of San Anselmo.

Target: Ongoing.

POLICY 1.2: HOUSING REHABILITATION. The Town will encourage the rehabilitation of older housing; to preserve neighborhood character; to create safe, habitable dwelling units; and when possible, to not significantly increase costs to present low- and moderate-income residents.

Program 1.2.1: Residential Rehabilitation Loan Program. The program is administered by the Marin County Housing Authority (MCHA) and uses Community Development Block Grant funds to subsidize interest rates on rehabilitation loans to low- and moderate-income homeowners. About 12% of the Countywide funding goes to San Anselmo households. Most loans average \$15,000 per household.

Action: The Town will continue to promote this program by making MCHA program pamphlets available at Town Hall and the library and through citizen awareness on an ongoing basis.

Responsible Agency: Marin County Housing Authority.

Target: 15 units by 1995.

Program 1.2.2: Home Pre-sale Inspection Program. The Town requires an inspection of all residential units upon the sale of the unit. The inspections concentrate on safety related matters and Uniform Building Code conformance.

Action: Continue Program.

Responsible Agency: Town of San Anselmo.

Target: 500 pre-sale inspections by 1995. (This assumes 100 pre-sale inspections per year, a significantly lower rate than in the 1980's due to recent economic conditions).

POLICY 1.3: ENERGY CONSERVATION. The Town shall encourage energy conservation through: specific design requirements for new home construction; enforcement of Title 24; and programs which provide energy conservation improvements for low-and moderate-income housing units.

Program 1.3.1: Home Weatherization Program. The Home Weatherization Program (a combination of former Marin County Housewarming Project and Home Weatherization Program) was formerly administered and funded by the Marin Citizens for Energy Planning. It is now administered by Community Action Marin and funded through the Department of Health and Human Services and the Department of Energy. This program provides funding for energy conserving improvements and energy audits.

Action: The Town will promote this program.

Responsible Agency: CAM

Target: 60 units per year through 1995.

POLICY 1.4: PROTECTION OF THE RENTAL HOUSING STOCK. The Town shall make a strong effort to maintain the existing affordable rental housing stock including: multi family units; legal second units; and mixed use units (e.g., residential units above commercial uses).

Program 1.4.1: Displacement of Residential Units. The Town shall discourage the displacement of existing residential uses to other uses or to higher priced housing unless there is a clear public benefit or equivalent housing can be provided.

Responsible Agency: Town of San Anselmo Building and Planning Department.

Target: Ongoing.

2. DEVELOPMENT OF NEW MARKET RATE AND BELOW MARKET RATE HOUSING

POLICY 2.1: NEW HOME CONSTRUCTION. The Town shall encourage the construction of new housing units of all types and prices which help to achieve the Town's housing goals and objectives, are consistent with the General Plan and other Town policies, and are of a scale and type that is complementary to existing development.

Program 2.1.1: Processing of New Projects. The Town will continue to review and process projects in a timely manner and will encourage a mix of market rate and below market rate housing projects through private non-profit and public agency construction of new housing.

Action: Continue to review and process development applications and facilitate the programs in the Housing Element.

Responsible Agency: Town of San Anselmo.

Target: 78 new units by 1995. This is based on known development through 1993, pending applications and projected new development of 16 units between 1994-1995. The recent average of 20 new units per year supports the feasibility of this projection.

Program 2.1.2: Available Lands Inventory. The Town maintains an inventory of vacant land and advocates appropriate zoning for the development of housing. This information shall be updated annually by the Town Planning Department staff.

Action: Continue to maintain up-to-date available land map.

Responsible Agency: Town of San Anselmo.

Target: Ongoing.

POLICY 2.2: FACILITATE NEW AFFORDABLE HOUSING. The Town will continue to support and take steps to facilitate the development of new affordable housing units.

Program 2.2.1: Amendments to General Plan and Zoning Ordinance. The Town will seek to reduce constraints upon development of affordable housing projects that pertain to general plan policy and zoning ordinance requirements.

Action: The Town will initiate General Plan Amendments and possible rezoning of property based on recent experience with affordable housing infill applications in commercial areas. Permitting residential uses in commercial zones where housing is presently excluded will be considered. The Town will initiate Zoning Ordinance amendments to establish flexible parking standards for special needs housing (e.g., seniors, developmentally disabled) and mixed use infill development as opposed to case-by-case variances for such projects.

Responsible Agency: Town of San Anselmo.

Target: Consider possible amendments and rezoning by December, 1995.

Program 2.2.2: Increase Affordable Housing Opportunities. Revise the General Plan to increase permitted residential densities in key redevelopment locations. Higher residential densities would be up to a maximum of 25 units per acre. Revise the Zoning Ordinance to include an Affordable Housing Overlay Zone intended to highlight the intention of the Town to support affordable housing development at the following sites: former Redhill School; Sunny Hills; Magnolia Avenue Parking Lot; and Lincoln Avenue. The recommended densities for these sites shall be generally those recommended by the 1985 Affordable Housing Sites Study (Appendix A). An affordable housing feasibility analysis shall be prepared for the former Red Hill School site based upon the land area available for housing development.

Action: Complete General Plan amendments and Zoning Ordinance changes and prepare feasibility analysis.

Responsible Agency: Town of San Anselmo.

Target: Adopt General Plan changes and implement zoning by December, 1995; Prepare feasibility analysis during 1996.

Program 2.2.3: Encourage Non-Profit Housing Developers. The Town will inform non-profit housing developers about key infill sites such as Lincoln Avenue, Ross Valley School District, Sunny Hills and Pine Street as part of the Public Information Program under Policy 2.8 with the goal of creating moderate income housing and other affordable housing opportunities compatible with the surrounding neighborhood and identified affordable housing needs.

Action: Develop a flyer, describing key locations and Town affordable housing goals, to be mailed to non-profit housing developers, Marin County Housing Authority, and other appropriate private and public agencies.

Responsible Agency: Town of San Anselmo.

Target: 10 moderate-income units by 1995.

POLICY 2.3: INCLUSIONARY REQUIREMENT. San Anselmo shall pursue an Inclusionary policy requiring a percentage of units in new development to be sold or rented at prices affordable to low and/or moderate income households.

Program 2.3.1: Inclusionary Action. The 1984 San Anselmo General Plan includes an Inclusionary requirement which applies to developments of ten or more units. The Inclusionary requirement includes the following elements:

1. The development must provide for the sale or rental of a minimum of 10% of all units affordable to low- and moderate-income households.
2. Inclusionary units for the physically handicapped will be encouraged.
3. A density bonus of up to two market rate units for every moderate income unit developed in excess of those required will be allowed, within environmental constraints.
4. A developer may, upon concurrence of the Town Council as to the inappropriateness of developing Inclusionary units on site, pay an in lieu fee to the Town, develop the required units elsewhere in San Anselmo, or donate another site to the Town or a non-profit housing development corporation for a similar development. (In lieu fees are to equal the difference between the market value of the Inclusionary units not developed and the maximum price a moderate income household could afford to pay).
5. A system of resale controls shall ensure the permanent affordability of Inclusionary units to households in the originally targeted income categories (either low or moderate).
6. The Town will consider the waiver or reduction in fees for the Inclusionary units.

Action 1: Continue to implement Inclusionary requirement.

Responsible Agency: Town of San Anselmo.

Target: 2 moderate income units by 1995. (This policy should be applied to redevelopment sites of 10 or more units in the future).

Action 2: Consider more detailed implementation regulations for the Inclusionary program, including:

- a. Establish appropriate resale controls to ensure that units remain affordable.
- b. Since San Anselmo has few sites remaining which can deliver over 10 units, evaluate the feasibility and appropriateness of requiring a sliding scale fee, as an Inclusionary requirement for projects under 10 units.

Responsible Agency: Town of San Anselmo in coordination with the Marin County Housing Authority.

Target: December, 1995.

POLICY 2.4: GOVERNMENT PROGRAMS FOR HOUSING. The Town shall continue to encourage developers to utilize available government programs for development of low and moderate income housing.

Program 2.4.1: Government Programs. The Town staff will continue to work with the Marin County Housing Authority (MCHA), Marin County Planning Department and non-profit housing groups to utilize state and federal housing program funds where available. The only program presently available is Community Development Block Grants (CDGB).

Action: Continued coordination with MCHA.

Responsible Agency: Town of San Anselmo in coordination with the Marin County Housing Authority.

Target: Ongoing.

POLICY 2.5: SPECIAL HOUSING NEEDS. The Town shall encourage projects which meet the special housing needs of the physically handicapped, single parents, large families and the elderly.

POLICY 2.6: SURPLUS SCHOOL SITES. The Town recognizes existing school sites as important assets to the community. These sites present opportunities for the Town to continue working with the Tamalpais Union High School District and the consolidated San Anselmo/Fairfax School District on decisions to surplus appropriate parcels.

POLICY 2.7: PUBLIC INFORMATION PROGRAM. The Town will prepare a housing opportunities information bulletin that describes different sites and programs for creating more affordable housing in San Anselmo. Housing Element policies, infill and redevelopment sites, rehabilitation funding, rental subsidy sources, tenant referral services and other related topics should be addressed.

Action: Prepare bulletin and distribute widely.

Responsible Agency: Town of San Anselmo

Target: Complete by December, 1995 and update and distribute annually.

3. MORE AFFORDABLE RENTAL HOUSING

POLICY 3.1: SECOND UNITS. The Town will continue to encourage smaller, affordable secondary rental dwellings on single-family lots in appropriate locations in order to provide housing for elderly households, single persons, etc., and to help support some of the costs of maintaining the primary residence.

Program 3.1.1: Second Unit Ordinance. The Town will continue to administer its ordinance to permit second units in single-family zones.

Action 1: Continue to implement Second Unit Ordinance.

Responsible Agency: Town of San Anselmo

Target: 9 new second units by 1995. (Assumes an average of 1.5 newly constructed second units being added per year.

Action 2: Evaluate changing or increasing the neighborhood and town-wide allotment of second units, as well as changes to the rent guarantee requirement of the ordinance.

Responsible Agency: Town of San Anselmo

Target: January, 1996.

Action 3: Develop an amnesty program for illegal second units whereby such units may be legalized subject to compliance with the Uniform Building Code, Zoning Ordinance and Second Unit Ordinance and Resolution (including rent and income limits). Abatement actions would occur for those units which cannot meet the above.

Responsible Agency: Town of San Anselmo

Target: Develop program by December, 1995; implement in 1996.

Action 4: Develop resale inspection and compliance program. Prior to resale of property, require owner to either abate the second unit or legalize the unit by obtaining a Use Permit.

Responsible Agency: Town of San Anselmo

Target: Develop program by December, 1995; implement in 1996.

POLICY 3.2: RENTAL HOUSING PROGRAMS. The Town shall continue to support programs which make existing rental units affordable to low income households and the physically handicapped.

Program 3.2.1: Rebate for Marin Renters. Continue to participate and support the RMR program, administered by the Marin County Housing Authority.

Action: Support the MCHA proposal to the Marin Community Foundation for additional funds to continue this program. Allocate funds as appropriate.

Responsible Agency: Town of San Anselmo, MCHA, and Marin Community Foundation.

Target: 2 units per year. (Assumes the continuation of this program. Funds for this program have been steadily diminishing).

Program 3.2.2: Section 8 Rental Assistance Program. Continue to support and facilitate this voucher program which is administered by the Marin County Housing Authority. This program provides renters assistance for the portion of the monthly rent which exceeds 30% of monthly income.

Action: Continue support as needed.

Responsible Agency: Marin County Housing Authority.

Target: 80 units per year. (Currently, 80 families receive Section 8 rent subsidies, with about 80 percent of those very low-income elderly or disabled and 20% very low-income families).

Program 3.2.3: Project Independence. Continue to support and facilitate this program which is managed by the MCHA. This program provides after-care (for example a home-care attendant) for the physically, mentally, or developmentally disabled.

Action: Continue support as needed.

Responsible Agency: Marin County Housing Authority.

Target: 2 units per year.

4. REDUCE HOUSING DISCRIMINATION

POLICY 4.1: NON-DISCRIMINATION. The Town is committed to providing housing opportunities for all people and will take appropriate actions as needed to prevent housing discrimination. Information relating to housing discrimination issues and intervention will be included in the public information bulletin. This information will be developed through coordination with the State Department of Fair Employment and Housing and will include specific telephone numbers and names of agencies that citizens can contact for assistance with housing discrimination issues.

Additionally, the information will include the Department's newly formed Fair Housing Unit which will offer an 800 number for housing discrimination complaints by the end of 1994 as well as local Fair Housing advocacy groups which can mediate tenant/landlord disputes.

5. ENCOURAGE CITIZEN PARTICIPATION

POLICY 5.1: CITIZEN PARTICIPATION IN THE TOWN'S HOUSING PROGRAM. The Town continues to encourage active public participation and review of housing programs.

Program 5.1.1: Periodic Public Workshops. The 1984 Housing Element advocated public workshops to receive public comment and review and advise staff, Planning Commission and Council concerning housing issues.

Program 5.1.2: Neighborhood Meetings. The Town shall encourage developers to have meetings with neighborhood residents as part of the development review process.

Action: Encourage meetings as needed on a case-by-case basis.

Responsible Agency: Town of San Anselmo and project developers.

Target: Ongoing.

U.C. BERKELEY LIBRARIES



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